DOCUMENT RESUME

ED 162 156 CE 018 671

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TITLE Vocational Business and Office Education. Banking and Savings and Loan.
INSTITUTION Oklahoma State Dept. of Vocational and Technical Education, Stillwater. Curriculum and Instructional Materials Center.
PUB DATE 78
NOTE 703p.; Parts may not reproduce clearly due to colored background

EDRS PRICE MF-$1.33 Plus Postage. HC Not Available from EDRS.
DESCRIPTORS Adult Education; *Banking; Business Education; Curriculum Guides; Financial Services; Grade 12; Human Relations; Instructional Materials; Learning Activities; *Office Occupations Education; Senior High Schools; Worksheets

ABSTRACT

Eleven instructional units (divided into two sections) are provided in this curriculum guide for a one-year course for 12th grade students or adults who are interested in pursuing a career in the banking or savings and loan field. Unit titles in section 1 are Human Relations and Self Improvement, Relationship with Other People, and Coping with Problems. Unit titles in section 2 are Opening Checking Accounts, Opening Savings Accounts and Time Deposits, Customer Service, Proof Operations, Bookkeeping, Fundamentals of Teller Operations, Cashing, Issuing and Accepting Checks, and Teller Operations. Each unit includes these elements: behavioral objectives stated in terms of unit objectives (subject matter to be covered) and student objectives; suggested activities outlining steps to follow in accomplishing objectives; information sheets which provide content and background needed in developing skills (many illustrations and examples are included); transparency masters; unit assignment sheets (answers provided); job sheets (not included in all units) which outline procedures for skills taught; unit tests, and test answers. (JH)

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ED162156

VOCATIONAL BUSINESS AND OFFICE EDUCATION

Banking and Savings and Loan

SERVICE EDUCATION PROGRESS

FUTURE BUSINESS LEADERS OF AMERICA

STATE DEPARTMENT OF
VOCATIONAL AND TECHNICAL EDUCATION
STILLWATER, OKLAHOMA

CE 018671

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM"

BANKING AND SAVINGS AND LOAN

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Developed by the
Curriculum and Instructional Materials Center
OKLAHOMA STATE BOARD OF VOCATIONAL AND TECHNICAL EDUCATION
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Curriculum and Instructional Materials Center

Edited and Distributed by the
State Department of Vocational and Technical Education
Stillwater, Oklahoma 74074

FOREWORD

We believe that the single most effective way to improve vocational education programs is through the development and implementation of a sound instructional materials delivery system. *Banking and Savings and Loan* is designed for a one-year course for 12th grade students or adults who are interested in pursuing a career in the banking or savings and loan field.

Following the mandates set by the 1976 federal vocational legislation, it has become increasingly crucial that vocational programs not only gain visability but also become intensely responsive to the needs of industry and business. Vocational programs related to the banking or savings and loan area are quite new. The first such program in the United States was begun at Indian Meridian AVTS in 1976.

Banking and Savings and Loan is designed to help prepare students for their roles and careers in the banking and savings and loan industry. We value *Banking and Savings and Loan* as an instructional asset to build program uniformity, set minimum program standards, and provide a base for teacher and student accountability. It is our belief that the total vocational business and office education program will benefit through the use of *Banking and Savings and Loan.*

Francis T. Tuttle, Director
State Department of Vocational and
Technical Education

Victor Van Hook, State Supervisor
Business and Office Education

PREFACE

The idea of starting a new and innovative program entitled Banking and Savings and Loan Services was conceived after looking at several programs specializing in the training of one particular area or phase of the banking industry.

Because vocational education's primary goal is to train students with salable skills it was felt that students could benefit from training in several different areas rather than being limited. With this in mind, representatives from banks and savings and loan associations identified six areas as being entry level positions for which students just out of high school could qualify: receptionist, new accounts personnel, customer service representative, bookkeeper, paying and receiving teller, and proof operator.

Since published materials and/or texts listing a step-by-step procedure associated with the identified areas are limited, it was determined that a core curriculum would be beneficial. With the assistance of the Oklahoma Vocational Curriculum and Instructional Materials Center and its coordinator, Bob Patton, instructional units were identified and developed in five of the six areas.

It is suggested that you use the core material combined with your own motivational techniques, local resources, and personal teaching style to prepare students to assume their careers in the field of banking and savings and loan services. It is hoped that the student can take *Banking and Savings and Loan* and, with limited training for an individual bank or savings and loan, be placed on the job.

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ACKNOWLEDGEMENTS

Sincere appreciation is given to each of the countless number of individuals who have contributed their time, skills, and knowledge during the development, validation, and publication of this manual.

Special recognition is extended to a special advisory group who reviewed and endorsed this publication. The following individuals graciously contributed their time:

Sharon Baker, Administrative Officer, Stillwater National Bank
Roberta Cartwright, Assistant Head of Bookkeeping, Pawnee National Bank
Irene Clary, Bookkeeping Supervisor, Stillwater National Bank
Rose Clinton, Proof Operator, First National Bank, Guthrie
Patsy Dallas, Assistant Cashier, Pawnee National Bank
Annette Easky, Head Bookkeeper, University Bank, Stillwater
Naida Gibson, Operations Officer, First National Bank, Stillwater
Wanda Harris, Operations Officer, First National Bank, Stillwater
Linda Hatter, Administrative Officer, Stillwater National Bank
Nancy Henry, Banking and Savings and Loan Instructor, Canadian Valley Area Vo-Tech School, El Reno
Ann Hight, New Accounts, First National Bank, Perry
Bryan Hill, Auto Bank Manager, Stillwater National Bank
Monika Lamb, Proof Operator, Stillwater National Bank
Vicki Lutz, Operations Officer, First National Bank, Stillwater
Beverly McGinty, Bookkeeper, Oklahoma State Bank, Glencoe
LuEtta Scott, Operations Officer, First National Bank, Stillwater
Patty Shields, Assistant Cashier, University Bank, Stillwater
Debbie Smith, Executive Secretary, University Bank, Stillwater
Russell Strickland, Assistant Vice President and Cashier, First National Bank, Guthrie
Dale Welker, Assistant Vice President, First National Bank, Pawnee

A unique tribute is offered to the entire staff of the Curriculum and Instructional Materials Center. Without the constant support and generous contribution of each CIMC team member, the development of this publication would have been next to impossible. A special "thank-you" also goes to the Graphics Division for their services rendered during the typing, art layout, and printing of *Banking and Savings and Loan*.

Genuine gratitude is extended to Sarah Mussett, Editor, who offers unselfishly her creative language skills and careful scrutiny and who has become the writer's "right-hand person." A special "thank-you" goes to Bob Patton, Coordinator, for seeing the need of undertaking such a project and for his exceptionally fine leadership, guidance, and support during the development of this curriculum.

A particulary special "thanks" is given to Dean Reeder, Assistant Superintendent, Indian Meridian Area Vo-Tech School, for taking the idea of developing a banking and savings and loan curriculum to Bob Patton and for his support during the writing. Special "thanks" also goes to Dr. Fred Shultz, Superintendent, Indian Meridian Area Vo-Tech School, for being very supportive of this project.

Recognition is also given to cooperating publishers, banks, and savings and loan associations for material used in this publication.

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USE OF THIS PUBLICATION

Instructional Units

Banking and Savings and Loan includes two areas. Each area consists of three or more units of instruction. Each instructional unit includes behavioral objectives, suggested activities for teacher, information sheets, assignment sheets, job sheets, visual aids, tests, and answers to the test. Units are planned for more than one lesson or class period of instruction.

Careful study of each instructional unit by the teacher will help determine:

A. The amount of material that can be covered in each class period
B. The skills which must be demonstrated
    1. Supplies needed
    2. Equipment needed
    3. Amount of practice needed
    4. Amount of class time needed for demonstrations
C. Supplementary materials, such as pamphlets and filmstrips, that must be ordered
D. Resource people who must be contacted

Objectives

Each unit of instruction is based on behavioral objectives. These objectives state the goals of the course, thus providing a sense of direction and accomplishment for the student.

Behavioral objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction, and specific objectives, stating the student performance necessary to reach the unit objective.

Since the objectives of the unit provide direction for the teaching-learning process, it is important for the teacher and students to have a common understanding of the intent of the objectives. A limited number of performance terms have been used in the objectives for this curriculum to assist in promoting the effectiveness of the communication among all individuals using the materials.

Following is a list of performance terms and their synonyms which may have been used in this material:

Name
Label
List in writing
List orally
Letter
Record
Repeat
Give

Identify
Select
Mark
Point out
Pick out
Choose
Locate

Describe
Define
Discuss in writing
Discuss orally
Interpret
Tell how
Tell what
Explain

Order
Arrange
Sequence
List in order
Classify
Divide
Isolate
Sort

Distinguish
Discriminate

Construct
Draw
Make
Build
Design
Formulate
Reproduce
Transcribe
Reduce
Increase
Figure

Demonstrate
Show your work
Show procedure
Perform an experiment
Perform the steps
Operate
Remove
Replace
Turn off/on
(Dis) assemble
(Dis) connect

Reading of the objectives by the student should be followed by a class discussion to answer any questions concerning performance requirements for each instructional unit.

Teachers should feel free to add objectives which will fit the material to the needs of the students and community. When a teacher adds objectives, he/she should remember to supply the needed information, assignment and/or job sheets, and criterion tests.

Suggested Activities

Each unit of instruction has a suggested activities sheet outlining steps to follow in accomplishing specific objectives. Duties of the instructor will vary according to the particular unit. However, for best use of the material they should include the following: provide students with objective sheet, information sheet, assignment sheets, and job sheets; preview filmstrips, make transparencies, and arrange for resource materials and people; discuss unit and specific objectives and information sheet; give test. Teachers are encouraged to use any additional instructional activities and teaching methods to aid students in accomplishing the objectives.

Information Sheet

The information sheet provides content essential for meeting the cognitive (knowledge) objectives of the unit. The teacher will find that the information sheet serves as an excellent guide for presenting the background knowledge necessary to develop the skill specified in the unit objective.

Students should read the information sheet before the information is discussed in class. Students may take additional notes on the information sheet.

Transparency Masters

Transparency masters provide information in a special way. The students may see as well as hear the material being presented, thus reinforcing the learning process. Transparencies may present new information or they may reinforce information presented in the information sheet. They are particularly effective when identification is necessary.

Transparencies should be made and placed in the notebook where they will be immediately available for use. Transparencies direct the class's attention to the topic of discussion. They should be left on the screen only when topics shown are under discussion. (NOTE: Stand away from the overhead projector when discussing transparency material. The noise of the projector may cause the teacher to speak too loudly.)

Assignment Sheets

Assignment sheets give direction to study and furnish practice for paper and pencil activities to develop the knowledges which are necessary prerequisites to skill development. These may be given to the student for completion in class or used for homework assignments. Answer sheets are provided which may be used by the student and/or teacher for checking student progress.

Job Sheets

Job sheets are an important segment of each unit. The instructor should be able to and in most situations should demonstrate the skills outlined in the job sheets. Procedures outlined in the job sheets give direction to the skill being taught and allow both student and teacher to check student progress toward the accomplishment of the skill. Job sheets provide a ready outline for a student to follow if he/she has missed a demonstration. Job sheets also furnish potential employers with a picture of the skills being taught and the performances he/she might reasonably expect from a person who has had this training.

Test and Evaluation

Paper-pencil and performance tests have been constructed to measure student achievement of each objective listed in the unit of instruction. Individual test items may be pulled out and used as a short test to determine student achievement of a particular objective. This kind of testing may be used as a daily quiz and will help the teacher spot difficulties being encountered by students in their efforts to accomplish the unit objective. Test items for objectives added by the teacher should be constructed and added to the test.

Test Answers

Test answers are provided for each unit. These may be used by the teacher and/or student for checking student achievement of the objectives.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to analyze and improve upon his/her personality and relationships with other people. The student should be able to list and/or select factors dealing with physical and emotional characteristics of personality, self-respect, respect for others, using time wisely, and changing attitudes. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with human relations and self-improvement to the correct definitions.
2. Select from a list reasons for human relations training.
3. Select from a list true statements about physical and emotional characteristics of personality.
4. List the three sides of self.
5. State the values of having self-respect or a good self-concept.
6. List the reasons some people have little self-respect.
7. Select from a list characteristics of people with little self-respect.
8. Name the ways to protect self-respect.
9. List the ways to achieve self-control.
10. Select from a list ways to show respect for others.
11. List the steps for creating a change in attitude.
12. Complete a self-analysis.
13. Complete values assessment activities periodically.
14. Develop a plan for self-improvement.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

(NOTE: Many of the suggested activities and assignment sheets have been used in some form by teachers who have shared their ideas with the Curriculum and Instructional Materials Center. Therefore, it is difficult to give proper credit to the original sources.)

A. Have each student make up a nickname beginning with the first letter of his/her name and use the nickname while discussing the unit.

Examples: Fun Frank, Silly Sarah

(NOTE: This will give students and the teacher-coordinator some insight into the students' self-concepts. Most students' nicknames will be very descriptive or just the opposite of the way they see themselves. The teacher-coordinator should be able to tell which approach the student took.)

B. Have students talk about themselves for three minutes. They will be surprised how long three minutes is and how much they can learn about each other from this activity. An alternative to this activity is to divide the class into pairs. Have each pair learn three things about the other person that he/she did not know before. Then let each person share the newly found knowledge with the class.

C. Give students an object like a raw egg, lemon, or potato to carry with them everywhere they go for three days. Have penalties for students who are seen without their objects. They should give their object a name, care for it, arrange for a sitter if it cannot be taken someplace, and make accessories for it, such as a basket or carton. The students will enjoy the game but will also be able to have a good discussion about assuming responsibility and thinking about others. Some programs have received good publicity from activities such as this.

D. Give a pretest since some schools have an active human relations program.

E. Order films.

F. Make transparencies.

G. Provide student with objective, information, and assignment sheets.

H. Discuss unit and specific objectives, information sheet, and assignment sheets. Stress the importance of human relations training. Use examples of people being fired for poor human relations skills, people receiving promotions and raises for good human relations skills, and the importance of being a productive and cooperative employee, particularly as increased minimum wage laws cause many employers to question the hiring of students.

I. Prepare students for Assignment Sheet #2. You may want the second person doing the rating to remain anonymous. You will want to set the stage so everyone will accept criticism without getting feelings hurt. Usually, students will find they rate themselves lower than their peers.

J. Prepare the students for Assignment Sheet #4. You may want to set a time limit on each question if some students start taking too long on the assignment. However, try letting the students work at their own pace first. It is also recommended that students keep the same partners throughout this exercise. The teacher-coordinator will need to use his/her knowledge of the students when forming the pairs.

K. Prepare students for Assignment Sheet #10.

   1. Introduce the values auction as an activity that helps us become aware of real and expressed values. It is one thing to be rational and logical while stating our values (expressed values), but it is quite another thing when the emotional aspect of our humanity is tapped. We sometimes become aware of other values we didn't "think" were so important.

   2. Begin the values auction by explaining that each of the items on the assignment sheet will be auctioned off to the highest bidder. Each student will have $5000 to use during the auction. Give the students a few minutes to budget the amount they plan to spend on any given item. Explain that they can spend the money available on one or two items or on as many as they wish, as long as their total budget does not exceed $5000. They should enter the amount budgeted in the first column.

   3. Begin auctioning any item on the sheet. It is best not to proceed from top to bottom in the order in which items are found.

      (NOTE: Students are not restricted in their bidding to what they budgeted for an item. If, during the auction, they decide to spend more than budgeted, they may do so as long as the total amount spent never exceeds $5000. When they have bought an item, that money is gone from their budget. If they bid and do not get the item, the money budgeted can then be used on another item of their choice. Have students enter the highest amount they bid on any item into the middle column. Enter the top bid which the item brought into the last column on the right.)

4. Begin the bidding with "Who will open the bidding at $50 for . . . ?" If an item is not popular enough with the group at the outset to begin at $50, lower it to get it started.

   (NOTE: It is best to keep dollar bid jumps in $25 amounts or higher. Fifty cents or $1 increases take considerably longer to conclude the bidding and can make the auction drag.)

5. Proceed through the auction until each item has been auctioned off.

6. Discuss as a class the value areas that were involved in the various items after the auction is completed.

   (NOTE: See the answers to assignment sheets to give you some guidelines in this area.)

L. Periodically review your class discussions and assignment sheets by having the students complete in writing statements such as the following:

I learned . . .

I relearned . . .

I feel . . .

I noticed . . .

I was pleased . . .

I was displeased . . .

I was surprised . . .

M. Have each student write down the names of all the other students. Give the following instructions: "Beside each name write a characteristic you don't like about that person or an area where you would like to see some improvement. (Everyone can improve something.) Also write a characteristic you admire in each person." Collect the papers and cut them into slips so you can give each student all the slips of paper with comments about that student. You may want to type each student's list to disguise the handwriting. This can be an excellent exercise for the students to see themselves as others see them. (Don't forget to include yourself in this activity.) Be sure to prepare the students well ahead of time so they will not get mad or waste all their time trying to figure out who said what about them. Repeat this exercise again later in the year to check for improvements and changes.

N. Reproduce the Self-Improvement Contracts in Assignment Sheet #11 as needed.

O. Make sure that Assignment Sheets #5 to #10 are not used all at once but are spread periodically throughout the year.

P. Invite guest speakers, such as a hair stylist, beautician, cosmetic representative, physical education teacher, YMCA or YWCA director, health spa manager, or nutritionist.

Q. Have students make a collage of clothing that does and does not go well together from pictures in catalogs and magazines.

Example: Cut the top off a picture of a plaid suit and put the plaid pants with a striped coat.

R. Use the *I Am Lovable and Capable* presentation by Sidney Simon.

(NOTE: This booklet is available for $0.50 from Argus Communications, 740 Natchez Avenue, Niles, Illinois 60648.)

S. Remember that students may not have matured enough to share the same values as an adult. While you may participate in the activities, refrain from giving your viewpoint so strongly or so early in the discussion as to influence the students' opinions. They must be allowed to form their own values. So, be a good listener and relieve any pressure for them to respond the way they think you want them to respond.

Also, it is possible to have fun with this unit, but the final outcome should be serious thinking about values and repetitive patterns in the students' behavior.

T. Take a piece of butcher paper that will fit the length of a wall in your room and write in big letters the word "RESPECT" to decorate the room and set the mood for this unit.

U. Get students started on the aerobics physical fitness program. Keep charts of the students' progress posted in the room.

(NOTE: See reference on next page.)

V. Give test.

W. Reteach if necessary.

X. Test again until minimum standard is reached.

Y. Help students conduct a human relations seminar for other parts of the school.

II. Instructional materials:

A. Objective sheet

B. Information sheet

C. Transparency masters
   1. TM 1--Self-Concept
   2. TM 2--Three Sides of Self

D. Assignment sheets
   1. Assignment Sheet #1--Grooming Analysis
   2. Assignment Sheet #2--Do You See Yourself as Others See You?
   3. Assignment Sheet #3--How You Get Along with Others
   4. Assignment Sheet #4--Dyadic Encounter
   5. Assignment Sheet #5--Self-Analysis I
   6. Assignment Sheet #6--Self-Analysis II
   7. Assignment Sheet #7--Super-Duper Name Tag
   8. Assignment Sheet #8--Miracle Products
   9. Assignment Sheet #9--Values Scale
   10. Assignment Sheet #10--Values Auction
   11. Assignment Sheet #11--Develop a Plan for Self-Improvement

E. Answers to assignment sheets

F. Test

G. Answers to test

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IV. Films:

(NOTE: Oklahoma teachers may order films from the Oklahoma State Department of Vocational and Technical Education, Curriculum and Instructional Materials Center, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers may purchase films from the addresses listed below.)

A. "Pack Your Own Chute." Available from Ramic Productions; 60 West 57th Street; New York, New York 10019.

B. "A Day in the Life of Bonnie Consolo." Available from Arthur Barr Productions, Inc.; 3490 East Foothill Boulevard; Box 5667; Pasadena, California 91107.

C. "Is It Always Right to Be Right?" Available from Roundtable Films, Inc.; Department CA 50; 113 North San Vincente Boulevard; Beverly Hills, California 90211.

D. "You - In Public Service: Good Grooming." Available only from the Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

INFORMATION SHEET

I. Terms and definitions

   A. Human relations--Getting along with people

   B. Personality--All the physical, mental, and emotional characteristics that make up a whole person

   C. Respect--Recognizing the worth of self and the worth of other people, their property, and opinions

   D. Success--Making progress toward achieving a worthy goal

   E. Attitude--Feeling or emotion

   F. Self-concept--How people feel about themselves (Transparency 1)

   (NOTE: This is affected greatly by past experiences and definitely affects one's future success in social situations. We project our feelings of self-worth. If people feel good about themselves, usually their peers will treat them that way. The opposite is also true. If people feel bad about themselves, their peers will tend to reinforce their feelings about themselves.)

   Example: Self-concept determines if a person is shy, a high achiever, or a leader

II. Reasons for human relations training

   A. There are more service occupations today

   B. There are larger businesses today which require more group-oriented activities

   C. Research proves that good human relations increase productivity

   D. Businesses must treat all types of people equally

   (NOTE: Management, therefore, must require employees to show a positive attitude to customers and co-workers.)

   E. More formality is generally required in business because an authority structure exists

   Examples: You might say to a friend, "Hi! Hey, your hair looks great."

   You might say to a supervisor, "Good afternoon, Miss Jones. Your new hair style is very nice."

INFORMATION SHEET

F. Sixty to seventy percent of the management duties are human relations skills

G. Ninety percent of all jobs lost are lost because of the inability to get along with people

H. Reaching one's goals often depends upon the ability to get along with others

III. Physical and emotional characteristics of personality

A. Physical characteristics (Assignment Sheet #1)

1. Affect self-confidence

2. Determine first impressions to a great extent

(NOTE: First impressions may be right or wrong, but they are important because they are often lasting impressions.)

3. Must usually be accepted

Examples: Height, bone structure

4. May often be altered

Examples: Diet, makeup, clothing, careful attention to appearance

B. Emotional characteristics

1. Reasons for emotions may be the opposite of what they appear

Example: Jealousy of someone's affection does not mean you love the person deeply; it says, instead, that you are insecure about your own worth

2. Emotions should not be denied but should be released in a positive way

3. People should express themselves through a few good activities which they can do reasonably well

(NOTE: Many people try to be everything at once: musician, school political leader, athlete, scholar, business person, civic leader, and actor.)

4. It is necessary to be polite and friendly even when a person does not feel like it

INFORMATION SHEET

IV. Three sides of self (Transparency 2, Assignment Sheet #2)

   A. Person you think you are

   B. Person others think you are

   C. Person you are

V. Values of having self-respect or a good self-concept

   (NOTE: Having self-respect or a good self-concept is not the same as being selfish, self-centered, or boastful.)

   A. Makes it possible to work on self-improvement

   B. Makes it easier to respect others

   C. Is necessary before others can respect you

VI. Reasons some people have little self-respect

   A. We are so familiar with ourselves we tend to take ourselves for granted

   B. We tend to minimize what we accomplish

   C. We tend to believe others can reach heights we cannot

   D. We receive negative reinforcement all our lives

      Example: Name calling, such as "You dummy!"

      (NOTE: We should not allow environment to affect our level of self-respect.)

VII. Characteristics of people with little self-respect

   A. Rebellious feelings

   B. Quiet resentment which builds up until the person blasts back at others

   C. Withdrawing from others

      Example: Extreme shyness, not participating in activities

   D. Anger at self

   E. Excessive drinking, drugs, and promiscuity

   F. Doing extreme things to gain popularity and attention

INFORMATION SHEET

VIII. Ways to protect self-respect

(NOTE: The difference is often in the use of "I" instead of "you." A person can state his/her feelings without "being bossy" or offending others. In other words, a person can assume responsibility for own actions without pushing his/her values on others.)

A. Communicate feelings to others without giving advice

Examples: Response to "Do you mind if I smoke?"--"Smoke really does bother me. Thank you for asking."

Response when in a car with a reckless driver--"Driving fast bothers me" INSTEAD OF "Why don't you slow down!"

Response to "Let's leave work early today. The boss is gone"--"I don't want to break company rules" INSTEAD OF "You shouldn't take off early when the boss isn't here."

B. State plans without whining or threatening others

Example: Use "I plan to leave for the party at 7:00. If you're late, then I'll go ahead" INSTEAD OF "If you don't shape up and start arriving on time I'm going to be mad" OR "Why don't you help me?"

C. Improve relations without putting yourself down

(NOTE: Avoid the "Oh, whatever you want to do" attitude.)

D. Learn to accept compliments and gifts graciously

Example: Response to "You look nice today"--"Thank you" INSTEAD OF "This old thing?" OR "My hair needs washing."

IX. Ways to achieve self-control

A. Work a little longer when you are tired and want to stop working

B. Do not allow small irritations and teasing to bother you much

C. Avoid temptation to do or be what you don't want

X. Ways to show respect for others (Assignment Sheet #3)

A. Show understanding and appreciation of other people's feelings

B. Realize that other people's feelings make sense to them

INFORMATION SHEET

C. Be aware of other people's feelings as well as what they are saying

Examples: "Oh, . . . I feel okay" may be said with discouragement

"I . . . I . . . have to go to the dentist tomorrow" may be said with anxiety

"I just saw Joe!" may be said with anger

"All right! If you say so!" may be said with anger

D. Respond to emotions first (Assignment Sheet #4)

(NOTE: It is hard to "tell it like it is" or to give the straight facts without first hearing a person's emotions.)

Examples: A person says, "We never do things my way."

Responding to emotions first:
"What I hear you saying is that you feel I'm not very thoughtful of you?"

Not responding to emotions first:
"What do you mean? We never do it my way!"

E. Show restraint with obnoxious people

Example: Do not yell back just because someone yells at you

F. Remember birthdays, special occasions, kindnesses shown, and troubled times with visits, cards, or some other kind of token

G. Help people feel at ease, important, and useful

(NOTE: When you become concerned about other people, you forget about yourself. You become at ease with others and, thus, more important and useful to other people.)

H. Try to find something you can like in every person

I. Realize that every human being is a worthy individual

J. Return borrowed items promptly to their correct places

K. Remember manners and common courtesies

Examples: Please, thank you, yes sir

INFORMATION SHEET

L. Do not overuse the word "I" when it is not necessary to actively defend your self-respect

Example: The student organization president may say, "Look what we accomplished" INSTEAD OF "Look what I accomplished"

XI. Steps for creating a change in attitude

(NOTE: Some people find it helpful to memorize these steps and to repeat and apply them when they face troublesome circumstances.)

A. Realize that you can change no one but yourself

(NOTE: Therefore, a person must adjust to problem situations or get out of the problem situation.)

B. Smile

C. Say something pleasant once every hour

D. Change negative statements to positive statements

Example: "We're never going to finish this" CAN BE CHANGED TO "If we work together, we can finish this"

E. Change a negative problem to a positive situation

(NOTE: If the previous steps have been followed, this step will be much easier.)

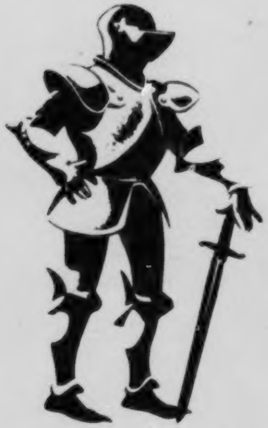
F. Keep a mental picture of the kind of person you want to be

Self-Concept

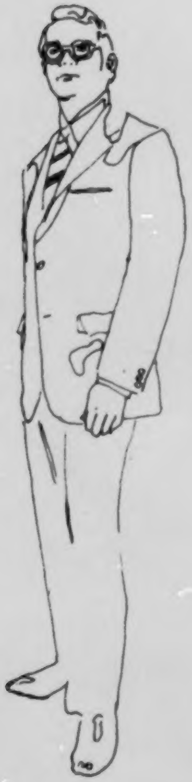
"No One Can Make You Feel Inferior
Without Your Consent"

-Eleanor Roosevelt

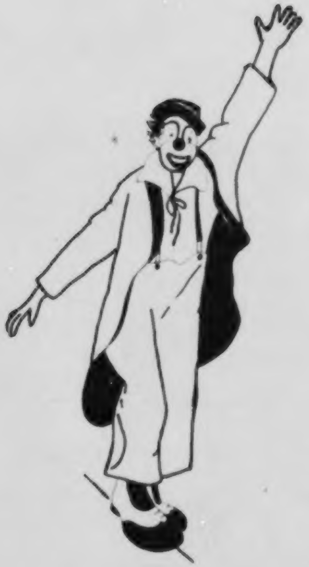
Three Sides of Self



The Person You Think You Are



The Person You Are



The Person Others Think You Are

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #1--GROOMING ANALYSIS

Check the column which best describes your grooming habits. If you need help in any area, discuss the proper solution with someone who understands the problem or find the answer in one of the many good books on grooming, health, and etiquette.

	Do you...	Most of the time	Part of the time	Never
1.	Eat a well-balanced diet?			
2.	Drink plenty of liquids?			
3.	Control your weight?			
4.	Get plenty of sleep at regular hours?			
5.	Get enough physical exercise and fresh air?			
6.	Have regular physical check-ups?			
7.	Have regular dental check-ups?			
8.	Avoid being tempted by unhealthy habits?			
9.	Keep your nails clean and trimmed and cuticles pushed back?			
10.	Have a regular pedicure?			
11.	Bathe daily?			
12.	Pat your face dry with a clean towel in soft upward strokes?			
13.	Wash hair as needed?			
14.	Use a soap and shampoo appropriate for your skin and hair type?			

ASSIGNMENT SHEET #1

Do you...	Most of the time	Part of the time	Never
15. Use an effective deodorant or antiperspirant daily?			
16. Wear clean undergarments and hosiery daily?			
17. Clean your face thoroughly?			
18. Have a clear complexion?			
19. Keep hands away from face and blemishes?			
20. Check eyebrows for stray hairs that need to be properly removed to maintain an attractive shape?			
21. Have your hair cut, styled, or trimmed regularly?			
22. Wear your hair in a style which is flattering to your profile, height, and shape of face?			
23. Use dandruff shampoo, rinses, or conditioners if needed?			
24. Keep your hairbrushes clean?			
25. Brush teeth at least twice daily?			
26. Brush teeth with correct strokes?			
27. Use a breath freshener?			
28. Use dental floss?			
29. Check your full view in a mirror before leaving the house?			
30. Purchase clothes wisely to get as much wear as possible out of them?			
31. Select clothing which goes well with your hair, eyes, and complexion?			

ASSIGNMENT SHEET #1

Do you. . .		Most of the time	Part of the time	Never
32.	Wear clothing with necklines and styles which compliment your physical features and which detract from problem areas?			
33.	Keep creases in clothes straight?			
34.	Keep clothes clean, pressed, and in good repair?			
35.	Keep shoes polished and soles and heels repaired?			
36.	Wear shoes with good support if you must stand for long periods of time?			
37.	Wear complementary accessories and jewelry?			
38.	Wear colors which harmonize?			
39.	Wear colors and patterns which flatter your shape?			
40.	Wear hosiery which is long enough and fits properly?			
41.	Clean out your purse or billfold to get rid of unnecessary items?			
42.	Protect your skin and hair from sun damage?			
43.	Smile frequently, easily, and naturally?			
44.	Place cologne or perfume sparingly on pulse points?			
45.	Sit, stand, and walk with correct posture and feet pointed straight ahead?			
46.	Men: Shave or keep facial hair trimmed?			

ASSIGNMENT SHEET #1

Do you...	Most of the time	Part of the time	Never
47. Women: Remove hair from underarms and legs?			
48. Women: Apply makeup sparingly and wisely to accent your best features?			
49. Women: Keep makeup off clothing?			

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #2--DO YOU SEE YOURSELF AS OTHERS SEE YOU?

It is important not only to be your best self but to project a truthful image of your best self. Rate yourself on the following scale and then have someone else rate you as they see you. (A 5 on the scale would mean that you greatly project this quality. A 1 on the scale would mean you have very little of this quality.) Look up the meaning of any words you don't understand. You may wish to repeat the process periodically to check on improvement or to ask other people to rate you. Use a pen or pencil different from one used by the other person doing the rating so you can distinguish between your markings and the other person's.

Characteristics	Rating				
Sense of humor	5	4	3	2	1
Poised	5	4	3	2	1
Systematic	5	4	3	2	1
Courteous	5	4	3	2	1
Cooperative	5	4	3	2	1
Apathetic	5	4	3	2	1
Easily impressed	5	4	3	2	1
Pays attention	5	4	3	2	1
Determined	5	4	3	2	1
Extroverted	5	4	3	2	1
Practical	5	4	3	2	1
Creative	5	4	3	2	1
Patient	5	4	3	2	1
Alert	5	4	3	2	1
Perfectionistic	5	4	3	2	1
Pessimistic	5	4	3	2	1
Logical; reasonable	5	4	3	2	1
Leadership qualities	5	4	3	2	1
Impulsive	5	4	3	2	1
Sensible	5	4	3	2	1
Generous	5	4	3	2	1
Sociable	5	4	3	2	1
Tactful	5	4	3	2	1
Rude	5	4	3	2	1
Deceitful	5	4	3	2	1
Considerate	5	4	3	2	1
Sincere	5	4	3	2	1
Forgetful	5	4	3	2	1
Kind	5	4	3	2	1
Inhibited	5	4	3	2	1
Restless	5	4	3	2	1
Possessive	5	4	3	2	1
Irritable	5	4	3	2	1
Loyal	5	4	3	2	1

ASSIGNMENT SHEET #2

Characteristics	Rating				
Selfish	5	4	3	2	1
Thoughtful	5	4	3	2	1
Independent; self-governing	5	4	3	2	1
Emotionally mature	5	4	3	2	1
Self-control	5	4	3	2	1
Obeys rules	5	4	3	2	1
Perseverant	5	4	3	2	1
Economical	5	4	3	2	1
Jealous	5	4	3	2	1
Naive	5	4	3	2	1
Dependable	5	4	3	2	1
Stubborn	5	4	3	2	1
Critical	5	4	3	2	1
Optimistic	5	4	3	2	1
Easily depressed	5	4	3	2	1
Friendly	5	4	3	2	1
Positive	5	4	3	2	1
Ambitious	5	4	3	2	1
Conceited	5	4	3	2	1
Good natured	5	4	3	2	1
Honest	5	4	3	2	1
Sarcastic	5	4	3	2	1
Inferiority complex	5	4	3	2	1
Enthusiastic	5	4	3	2	1
Resourceful	5	4	3	2	1
Intellectual	5	4	3	2	1
Suspicious	5	4	3	2	1
Shrewd	5	4	3	2	1
Sympathetic	5	4	3	2	1
Emotional	5	4	3	2	1
Self-conscious	5	4	3	2	1
Domineering	5	4	3	2	1
Argumentative	5	4	3	2	1
Broadminded	5	4	3	2	1
Efficient	5	4	3	2	1
Introverted	5	4	3	2	1
Modest; humble	5	4	3	2	1

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #3--HOW YOU GET ALONG WITH OTHERS

A successful person should know how to get along with others. By the results of this self-test, you will see how you are doing. Check your answers.

1. You meet a person you immediately do not like. You would:
    - a. Try to find a topic of conversation of common interest.
    - b. Avoid the person.
    - c. Try to put the person in his/her place.
2. You are offered a job for which you are not fitted. You would:
    - a. Admit your inadequacy and offer to learn on the job.
    - b. Refuse to try.
    - c. Try to bluff through it.
3. When dealing with people, such as sales representatives or waitresses, you:
    - a. Usually smile and say something pleasant.
    - b. Are nice if they are pleasant to you.
    - c. Treat them impersonally.
4. You have been overcharged or undercharged in a business transaction. You would:
    - a. Ask the person to recheck the bill.
    - b. Pay the bill without saying anything.
    - c. Tell the person he/she has cheated you.
5. When you meet a person who is handicapped, you:
    - a. Treat the person as you would anyone else.
    - b. Go out of your way to be especially nice.
    - c. Try to avoid the person.

ASSIGNMENT SHEET #3

6. A friend has just bought an outfit which you think is unbecoming. He or she asks if you like it. You would say:

   a. "Yes, I like the color. What would you think about changing the length of the pants?"

   b. "How's the weather today?"

   c. "It looks terrible."

7. You honestly feel that you:

   a. Are interested in most people.

   b. Are only really comfortable with your own clique.

   c. Are bored by most people.

8. In a store you are in no hurry, but the person after you is rushed. You:

   a. Suggest that the person go ahead of you.

   b. Make your selection because it is your turn.

   c. Take an extra long time just to calm him or her down.

9. When you meet people of different races or religions, you:

   a. Consider them as human beings like yourself.

   b. Have a secret feeling of fear.

   c. Are convinced your way of life is superior.

10. After a picnic you find there is no trash basket. You would:

    a. Take the papers, bottles, and food home with you.

    b. Try to hide the trash on the property.

    c. Leave it on the ground.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #4--DYADIC ENCOUNTER

A dyadic encounter is an experience of actually listening to another person's feelings as well as words. You can learn a lot about other people and about yourself by answering the following probing questions.

Divide into groups of two. Decide which person in the pair will go first and who will go second. Read statement number one silently together. The first person then completes the statement aloud to the second person. The second person responds with "What I hear you saying is . . ." and repeats briefly in his/her own words what the first person said. Then reverse the situation with the same question. The second person should respond to the question and the first person repeats what was said. Do the same thing with each question. You may say "I pass" if the response is too personal to share aloud. It is important to respond truthfully and not the way you think your partner expects you to respond.

Do not try to answer all the probing questions in one day. It will probably take two to four hours to respond well to all the statements. However, this could be a most rewarding time if taken seriously.

1. I am proud when . . .
2. I give gifts that are . . .
3. I think school is . . .
4. I handle money . . .
5. My family . . .
6. Something I learned recently is . . .
7. I have thought a lot about . . .
8. It was hard to do, but I . . .
9. It was hard to do, but I did not . . .
10. We have a tradition or custom in my family of . . .
11. Older people . . .
12. I was glad I spoke up about . . .
13. My strongest point is . . .
14. I would be willing to die for . . .

ASSIGNMENT SHEET #4

15. I would fight for . . .
16. I would argue for . . .
17. A turning point in my life was . . .
18. The lowest I have ever felt was . . .
19. I was sad when . . .
20. A high point in my life was . . .
21. An experience I would like to have . . .
22. Something I have not come to a definite stand on is . . .
23. I missed an opportunity when . . .
24. One of the happiest times of my life was when . . .
25. If I were twenty years older . . .
26. If I could start all over again . . .
27. My bluest days are . . .
28. I am best at . . .
29. My feelings get hurt when . . .
30. I am afraid of . . .
31. The people I work closest with are . . .
32. My boss is . . .
33. My teacher is . . .
34. I get mad when . . .
35. People who expect a lot from me make me feel . . .
36. I am different from most people in that I . . .
37. I wish I had kept quiet about . . .
38. I made a . . .
39. I made a good purchase on . . .
40. I helped my family . . .

ASSIGNMENT SHEET #4

41. I helped someone outside my immediate family . . .
42. I try to be an example to younger children by . . .
43. If I had a million dollars I would . . .
44. If I had the powers of Superman or Superwoman . . .
45. My children will never have to . . .
46. If I were President of the United States . . .
47. Many people do not agree with me about . . .
48. In school I do best when . . .
49. On the job I do best when . . .
50. What I want most in life is . . .
51. When my feelings are hurt, I react by . . .
52. I have a problem dealing with . . .
53. People think I . . .
54. I do not like . . .
55. A fat person . . .
56. I feel loved when . . .
57. I trust those who . . .
58. When someone meets me for the first time, they . . .
59. I need to improve in . . .
60. I used to be . . .
61. If I could have two perfect days they would be . . .
    (NOTE: Describe in detail the feelings, setting, smells, taste, and people involved.)
62. When I think about the future, I see myself . . .
63. When I enter a room full of people I usually feel . . .
64. When I have something to say . . .

ASSIGNMENT SHEET #4

65. I am happiest when . . .
66. Nothing is so frustrating as . . .
67. When I am rejected I usually . . .
68. To me, belonging is . . .
69. The thing that turns me off the most is . . .
70. When I am alone I usually . . .
71. It is fun to . . .
72. When I let go . . .
73. People think of me as . . .
74. In crowds I . . .
75. In a group I usually get most involved when . . .
76. I am rebellious when . . .
77. A frequent daydream I have is about . . .
78. The thing I like best about you is . . .
79. You are . . .
80. Right now this experience is making me feel . . .
81. I believe in . . .

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #5--SELF-ANALYSIS I

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

Answer the following questions honestly as they apply to your job and/or classroom experiences by checking the most appropriate column. Then analyze the statements checked "Sometimes" and "Never."

		Never	Sometimes	Always
1.	Are you able to act naturally under all circumstances?			
2.	Do you seek opportunities to meet those in positions of authority?			
3.	Do you avoid criticizing others?			
4.	Are you able to give credit to others for what they do, rather than seek first to obtain credit for yourself?			
5.	Do you try to have a positive attitude?			
6.	Do you have bad breaks?			
7.	Do you approach your work confidently?			
8.	Do you think your friends are more capable than you are at most things?			
9.	Do you try to improve your attitudes?			
10.	Do you feel others are luckier than you are?			
11.	When you fail, do you come right back?			
12.	Do you treat customers and co-workers as though they were important?			
13.	Do you expect to succeed?			
14.	Are you honest?			
15.	Are you willing to accept more responsibility on your job?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
16.	Are you free from bad habits which will hinder your progress?			
17.	Do you discharge your duties promptly and efficiently and with little or no supervision?			
18.	Do you finish the things you start?			
19.	Do you feel your present job can help you in your future career?			
20.	When you see your friends succeed, do you wish you were doing what they are?			
21.	Do you feel that limitations are things you put on yourself?			
22.	Do you try to appreciate, understand, and show a sincere interest in customers and co-workers?			
23.	Do you try to learn as much as you can at work?			
24.	At work, do you try to be a real service to people on the job?			
25.	Do you try to improve your memory of prices, procedures, stock locations, delivery dates, and customers' preferences?			
26.	Do you work to be free from superstitions and prejudices?			
27.	Do you listen attentively to what people say without interrupting them?			
28.	Do you observe closely what is going on around you and understand the significance of it?			
29.	By reading and studying, do you keep informed about current events, your work, your future career, and subjects of popular interest?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
30.	Can you be depended upon to keep your promises to customers and co-workers?			
31.	Do you defend from unjust criticism the persons and things (company, co-workers, merchandise) with which you are identified?			
32.	Do you work toward your goals?			
33.	Do you measure success by money?			
34.	Do you try to achieve one goal at a time?			
35.	Do you believe we become what we think about, what we concentrate on achieving?			
36.	Do you believe the most useful goals are specific goals?			
37.	Do you feel successful people do not have problems?			
38.	Do you worry about past mistakes and failures?			
39.	Do you control your temper?			
40.	Do you often feel enthusiastic about something you wish to do?			
41.	Are you able to make decisions about everyday things easily?			
42.	Are you able to interest yourself in the details of your job?			
43.	Are you careful not to hold grudges against people?			
44.	Do you usually look on the bright side of situations?			
45.	Are you able to work pleasantly with others?			
46.	Do you believe that we receive rewards by giving service to others?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
47.	Do you try to find ways to help other people at work?			
48.	Do you believe it is important for a person in business to be civic-minded?			
49.	Do you find your dealings with others at work very frustrating?			
50.	Do you try to be cooperative?			
51.	Do you avoid carrying tales and gossiping about others?			
52.	Do you try to see the other person's point of view?			
53.	Do you refrain from telling others what you think of them?			
54.	Do you avoid arguments?			
55.	Do you avoid making fun of others?			
56.	Do you keep out of other people's business?			
57.	Do you avoid finding fault with everyday little things?			
58.	Do you keep your personal troubles to yourself on the job?			
59.	Do you feel honesty is the way to success?			
60.	Do you really enjoy your work?			
61.	When you feel "down" do you try to work harder?			
62.	Do you think about others on special occasions, such as their birthdays and in sorrow and happiness, and do you send them some expression of your thoughts?			
63.	Do you congratulate your friends upon their achievements?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
64.	Do you learn, remember, and use the names of the people you meet?			
65.	Do you know the rules of etiquette and observe them?			
66.	Do you think about the rights of others before you think of your own?			
67.	Do you show respect for everyone regardless of position?			
68.	Are you appreciative for everything one does for you and always thank them?			
69.	Do you believe people who work hard make it unnecessarily difficult on others?			
70.	Do you try to improve?			
71.	Do you want to be like your present friends?			
72.	Do your friends try to operate at their best potential?			
73.	Do you realize how much your friends influence your achievements?			
74.	Are you well-groomed?			
75.	Do you do just enough to get by?			
76.	Do you smile often?			
77.	Do you really know that you are a unique and valuable person?			
78.	Do you think about exciting possibilities in your future work?			
79.	Do you try to improve your human relations skills?			
80.	Do you feel you are mature in your attitudes, outlook, and actions?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
81.	Do you try to see yourself as others see you?			
82.	Do you feel you could increase your productivity at work?			
83.	Do you feel that wanting money is wrong?			
84.	Do you believe there is any value in accumulating wealth?			
85.	Do you believe how much money we earn is determined by how hard it would be to replace us?			
86.	Do you feel it is wrong for your employer to make a profit?			
87.	Do you realize that profit provides jobs?			
88.	Do you try to make every day count?			
89.	Do you jump from one thing to another when trying to accomplish things?			
90.	Do you try to plan your time wisely?			
91.	Do you believe that for every effect there is a cause?			
92.	When there is a problem at work or at school, do you try to be part of the solution?			
93.	Do you get impatient with yourself?			
94.	Are you patient with others?			
95.	Do you feel you will be rewarded in some way if you do well at work or at school?			
96.	Do you refrain from exaggeration?			
97.	Do you avoid flattering people for personal gain?			
98.	Do you try to avoid embarassing others?			

ASSIGNMENT SHEET #5

		Never	Sometimes	Always
99.	Do you return what you borrow to its proper place?			
100.	Do you accept at least partial blame for failures?			
101.	Do you respect your parents, elders, employers, and people in authority?			
102.	Do you have a tendency to try to top a remark made by a previous speaker during a conversation?			
103.	Are you usually ill at ease with strangers?			
104.	Are you critical and bossy?			
105.	Do you ridicule people who are not present?			
106.	Do you laugh at others' mistakes?			
107.	Are you suspicious of other people's motives?			
108.	Do you avoid talking about yourself, what you own, and your successes?			
109.	Do you use belittling words and jokes about those with different sex, race, politics, religion, and beliefs?			
110.	Do you believe that successful people frequently ask themselves, "How can I give more service to others?"			
111.	Do you use illness as an excuse for not doing well on a job?			
112.	Do you try not to prejudge customers and other people at work?			

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #6--SELF-ANALYSIS II

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

Check the appropriate column. No one will see this analysis but you. It will not affect your grade. It is simply to help you analyze yourself as you work on self-improvement.

Yes	No	Maybe	WILL YOU . . .	
			1.	write letters to the editor?
			2.	write Dear Abby?
			3.	never quit smoking?
			4.	marry for money?
			5.	run for public office?
			6.	be an officer of a civic club?
			7.	never get fatter with maturity?
			8.	always watch soap operas?
			9.	marry someone of another religion?
			10.	not consider getting engaged without a ring?
			11.	always read the sports page of the newspaper?
			12.	read gossip columns?
			13.	travel in Europe?
			14.	attend cultural events?
			15.	always read the editorials of the newspaper?
			16.	subscribe to *Playboy or Playgirl*?
			17.	never read the newspaper?
			18.	have a swimming pool?

ASSIGNMENT SHEET #6

Yes	No	Maybe	WILL YOU . . .
			19. subscribe to the *Wall Street Journal*?
			20. always read the comics page of the newspaper?
			21. always read the front page of the newspaper?
			22. have a large family?
			23. watch more than four hours of TV per day?
			24. turn on the radio immediately upon entering your house?
			25. insist on a large wedding?
			26. go to a nice restaurant once a week?
			27. do a good deed once a day?
			28. move if a member of a minority race moves into your neighborhood?
			29. move far away from home?
			30. work with younger children?
			31. turn down your favorite dessert?
			32. date two people at once?
			33. drive recklessly?
			34. lock all doors when you leave the house?
			35. cheat on your spouse?
			36. dislike your mother?
			37. have a maid?
			38. take office supplies from your business
			39. call in sick when you were up late the night before?
			40. vote for a conservative?
			41. have trouble sleeping?

ASSIGNMENT SHEET #6

Yes	No	Maybe	WILL YOU . . .
			42. go to a psychiatrist?
			43. vote for a liberal?
			44. order a cola rather than a cocktail when with friends?
			45. experiment with drugs?
			46. move in with relatives after you are married?
			47. have a picture of a movie star in your room?
			48. enjoy your in-laws?
			49. join the military?
			50. own land?
			51. have regular physical and dental checkups?
			52. work with the sick and elderly?
			53. continue your education?
			54. give a present to someone for no reason other than that you like them?
			55. read a self-improvement book?
			56. give up to the point of considering suicide?
			57. refuse to take money that is not yours?
			58. not work because the supervisor is gone?
			59. set goals?
			60. assume new responsibilities on the job?
			61. envy other people?
			62. break a promise?
			63. defend someone you think was wronged?
			64. try to do too much at once?
			65. worry so much you'll get sick?

ASSIGNMENT SHEET #6

Yes	No	Maybe	WILL YOU . . .
			66. blow your stack in front of people at work?
			67. get even with someone who wronged you no matter how long it takes?
			68. tell an ethnic joke?
			69. decide not to compliment someone?
			70. be suspicious of most people's motives?

What can you conclude about yourself from this experience?

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #7--SUPER-DUPER NAME TAG

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

1. Draw lines to divide a sheet of paper into four equal parts. Do this on both sides of the page.

2. In the upper left-hand corner write your name or nickname that you like to be called.
3. In the upper right-hand corner write at least ten words that describe you.
4. In the lower left-hand corner draw pictures of things you like to do. (Art work does not count.) These are probably things you like to do well. They may be the same as the last square, but not necessarily.
5. In the lower right-hand corner list something you want to accomplish today, this week, this month, this year, in ten years, and by the time you are 65.
6. On the opposite side of the page, in the upper left-hand corner, put something about which you would never budge.
7. In the upper right-hand corner put a motto, saying, philosophy, or scripture that you try to live by.
8. In the lower left-hand corner put what you would do if you knew you only had one year to live, if you only had one day to live.
9. In the lower right-hand corner list at least three things you want people to say about you after you die.

   (NOTE: You might even design your own tombstone and obituary.)
10. Attach string to the name tag and wear it around your neck. Share it with the entire class if you desire.
11. List the things you learned about yourself from this activity.

   (NOTE: Use the back of this sheet.)

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #8--MIRACLE PRODUCTS

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

You are watching television and see the following products and services advertised with clever slogans and jingles. Select five miracle products that you value the highest. Then select five products that you value the least. Discuss your choices in small groups and see if you can discover any patterns in your choices. What values are the basis of your choices? Are there choices that do not fit the pattern? Answer these questions at the end of the list of products. Use another sheet of paper if necessary.

1. Charles Atlas's and Miss Universe's Body Beautiful Potion--Makes you look like you want to look
2. Albert Einstein's Smart Pills--Guarantees a high I.Q. and good grades with a lot of common sense
3. Saint Peter's Living Formula--Always see black and white and shades of gray clearly
4. Six Million Dollar Man and Bionic Woman Plan--Earn millions and all that money will buy in a matter of weeks
5. Loveable Lucy's Love Potion--Guarantees that you will love and be loved by everybody and everything at all times
6. Linda Lovelace's Secrets--Lets you know how to have sex appeal
7. Pop U. Larity's Power Packed Remedy--Guarantees friends, offices, honors, and all kinds of accolades
8. Joe Jobgetter Agency--Any job you want with free training program to make you qualified as you climb the ladder of success
9. Farrah's Famous Fame Course--Fame and fortune can be yours from movies, television, records, and Las Vegas shows
10. Ecology Rules Book--Clean up air, water, and the smoking section of your business in five easy steps
11. Issue Solving Medicine--Cures all social ills from war to floods to abortion questions
12. Discrimination Darla's Protest Songsheet--Learn the words and guitar chords to the top protest songs of this decade; see immediate progress or your money back

ASSIGNMENT SHEET #8

13. Jet Lag Julius's Travel Agency Package Plan--World-wide travel; stay in nice hotels, drink in nice cocktail lounges, take pictures in all tourist traps around the world

14. Civic Service Soul's Formula--Guides you in building parks, raising money for the handicapped, and other worthwhile projects

15. Carter-Ford Formula--Gain political power and prestige in just one hundred and one easy steps and campaign speeches

16. All In the Family New and Improved Formula--Harmony in the family; you will have acceptance and freedom without accompanying hassles

17. Self-Concept Clara's Self-Confidence Pills--Know self; accept self; improve self; like self

18. Happy Howard's Jolly Pills--Be happy and positive in all, and I do mean in spite of all, situations

19. Peace of the Rock--Real inward peace that spreads to all

20. Health Food Nutrients--Insures good digestion, no stress, no wrinkles, and no bad colds

21. Patient Patty's Patented Formula--Long suffering done with confidence and assurance and without worry

22. Dandy Dan's Dynamite Dual-Packed Bottle of Self-Control Glue--Helps you stick to any project you start with a bonus of an extra two ounces of self-discipline free of charge

23. Kind-N-All Conditioner--Helps you be manageable and nice to all people in spite of their rottenness

---

Adapted from Sidney Simon, Leland W. Howe, and Howard Kirschenbaum, Values Clarification: A Handbook of Practical Strategies for Teachers and Students. New York: Hart Publishing Company, Inc., 1972.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #9--VALUES SCALE

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

Decide where on the following scales you would place yourself. Discuss your placement with the class if you wish. Do not go along with the crowd just because you fear being different or because you do not want to think seriously about the issue. Also, be cautious not to always mark the middle of the scale. It would be rare for someone to always be exactly in the middle of every issue.

1. How far would you go to be popular?

   Feeble Knievel--Do anything including risking health and safety

   Aloof Alice--Do nothing at all

2. How much personal freedom do you have?

   All decisions are made for you

   Complete freedom of choice

3. How much freedom do you want?

   All decisions are made for you

   Complete freedom of choice

4. How do you feel about what you wear?

   Sloppy Sam--His clothes are more holely than righteous

   Patty Perfectionist--Even irons underwear

5. How do you feel about fighting?

   Battlefield Betty--Argues at the drop of a hat

   Peaceful Paul--Love and hearts and flowers all the time, sickeningly sweet

ASSIGNMENT SHEET #9

6. How are you about making decisions?

Undecided Eunice--Can't even decide what to wear

Lightning Fast Larry--Doesn't waste a second, never at a loss for an opinion

7. How do you feel about competition?

Apathy Ann--Avoids all competition

Willy Winner--Walks over anyone to win any way he can; it's not how he plays the game that counts but winning, winning, winning

8. How much do you want from the family?

Arnold Apronstrings--Totally dependent on family; no outside interests or friends

Independent Inez--Would rather be rid of the family

9. How do you feel about school?

Hooky Harold--Thinks school is a communist plot

Rah Rah Ruby--Loves school so much the teachers added her to the payroll

10. How much do you talk to other people?

Silent Sam

Bucket-mouth Bessie

11. What will you eat?

Health Food Freddy

Junk Food Junkie

12. How do you feel about marriage and divorce?

We-Can-Always-Get-A-Divorce

Death-Do-Us-Part

ASSIGNMENT SHEET #9

13. How do you handle money?

Generous George--Spends all, gives it away, never enough for necessities

Tightwad Twiggy

14. What percentage of the time are you happy?

0%

100%

15. How much do you worry?

Don't-Give-A-#"&@ Dan

Worry-Wart Wanda

16. How much do you try to please authority figures like supervisors or teachers?

Rebel

Apple Polisher

17. How would you raise your child?

Permissive Peter

Strict Steven

18. How many friends do you need?

Snobby Suzanne--Sends herself love letters

Friendly Fred--Buys cokes for everyone

19. How patriotic are you?

Radical Rusty--Tear down the establishment

Love It or Leave It Lawrence

ASSIGNMENT SHEET #9

20. How helpful are you to others?

Nasty Nellie--Wouldn't do anyone a favor

Handy Heloise

21. How much time do you spend watching TV and cruising main street?

Educational stations and trips to the grocery store only

Late, late, late shows and the Indianapolis 500

22. How informed are you of current events?

Nothing but the sports page and Ann Landers

Headlines to comics and the evening news on TV

23. How clearly do you write?

Penmanship Penelope

Scribble Sarah

24. How do you celebrate Halloween?

Tricky Dicky

Goody Two Shoes

25. How are you at compliments?

Can't receive one

Can't give one

26. How often do you smile?

Sullen Sally--Looks like she ate a pickle and then froze

Toothy Teresa--Forced, unnatural

27. How positive are you?

If anything can go wrong it will

Life is just a bed of roses

ASSIGNMENT SHEET #9

Now, think of at least five things that would describe who you are. Then, make up your own rating scale for each characteristic. For example, you might want to have a scale for being an employee, club member, son or daughter, or honest person. Would other people rate you the same way?

Adapted from Sidney Simon Leland W. Howe, and Howard Kirschenbaum, Values Clarification: A Handbook of Practical Strategies for Teachers and Students. New York: Hart Publishing Company, Inc., 1972.

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #10--VALUES AUCTION

The values auction experience can be quite enjoyable and stimulating. The chief purpose of this experience is to help you "assess" your values. When you assess anything, you first have to become aware of what you have. Then you decide what it is worth. The same is true in this values auction. So--you will be determining which values are influencing your life. These are values you have now. Then you will be making decisions as to how important these values are to you.

Another way to describe this values auction is that you will be refining and testing your values to see which matter most to you. Refining your values may mean making your values more specific rather than abstract or general. With specific values you can more readily make decisions, evaluate and change your life-style, resolve conflicts, and set goals.

Your teacher-coordinator will explain the values auction to you. Values are not just something you believe or have; they are something on which you act. You accomplish or achieve your values by the way you live and spend your life. Below are some examples of values.

VALUES
power
love
friendship
approval
health
justice
travel
knowledge
recognition
family
pleasure
wisdom
appearance
security
honesty

Before you begin the values auction, please complete the following sentence stems to indicate what you think your five values are right now.

1. I value ______________________________

2. I value ______________________________

3. I value ______________________________

4. I value ______________________________

5. I value ______________________________

Adapted from James D. McHolland and Roy Trueblood, Human Potential Seminar: Participants' Workbook. Reproduced by permission from the Human Potential Seminar Project, 2527 Hastings Avenue, Evanston, IL 60201.

(NOTE: Assignment Sheets #5 through #10 should not be used all at once but should be used periodically throughout the year.)

ASSIGNMENT SHEET #10

VALUES AUCTION

The items listed below are represetative of the values that may influence your life. In this exercise, you will begin to clarify and reality-test your values.

	Amount I Budgeted	Highest Am't. I Bid	Top Bid Given
A satisfying and fulfilling marriage	________	________	________
Freedom to do what you want	________	________	________
A chance to direct the destinies of nations	________	________	________
The love and admiration of friends	________	________	________
Travel and tickets to any cultural or athletic event as often as you wish	________	________	________
Complete self-confidence with a positive outlook on life	________	________	________
A happy family relationship	________	________	________
Recognition as the most attractive person in the world	________	________	________
A long life free of illness	________	________	________
A complete library for your private use	________	________	________
A satisfying religious faith	________	________	________
A month's vacation with nothing to do but enjoy yourself	________	________	________
Lifetime financial security	________	________	________
A lovely home in a beautiful setting	________	________	________
A world without prejudice	________	________	________
A chance to eliminate sickness and poverty	________	________	________
International fame and popularity	________	________	________
An understanding of the meaning of life	________	________	________

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ASSIGNMENT SHEET #10

	Amount I Budgeted	Highest Am't. I Bid	Top Bid Given
A world without graft, lying, or cheating			
Freedom within your work setting			
A really good love relationship			
Success in your chosen profession or vocation			

Compare the value areas you bought or on which you bid the highest with those top five values you wrote down before we began. Is there any similarity between the two sets of values? If so, where?

Consider the $5000 as representing your life. It is the total amount of time, energy, and strength that you have available for investing in your values. As you budgeted, you were engaged in a rational approach to your values. While participating in the auction, your emotions probably became involved in certain value items (real values). Thus, the second column is an emotional approach to your values. Look and listen to what your feelings and behavior during the auction said about your values.

How did you feel during the auction?

ASSIGNMENT SHEET #10

How did you feel when engaged in a real contest with someone over the same item?

Did you stick closely with the amount budgeted?

Did your emotions upset your rational plans and deprive you of other value areas later because your $5000 was gone?

Did you consistently stop short of getting a value item you wanted because you were reluctant to take a risk?

Did you bid on a bargain and spread yourself so thin that you ran out of resources later on a more valued item?

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ASSIGNMENT SHEET #11--DEVELOP A PLAN FOR SELF-IMPROVEMENT

(NOTE: This assignment should be repeated after each of Assignment Sheets #5 to #10.)

1. Now that you have begun to analyze yourself, choose some way in which you want to change or to improve. It is one thing to want to do something; it is another thing to do something about it. You may decide to study more industriously or to do a better job in your work. You may decide to work on an emotional or a physical fitness problem. You may decide to diet. Whatever improvement you choose to work on, fill in one of the contracts on the following page. Write your name on the first line of the contract. Fill in the number of days in which the contract is to be in effect. On the line beginning BEHAVIOR write the one change you are going to work on. On the line beginning REWARDS list one or more activities you find most enjoyable to you which you will do when the contract is completed. Examples of enjoyable activities might include: purchasing an album or tape, going hunting or skiing, eating chocolate cake and ice cream, playing tennis, going to a basketball game, riding a bicycle, watching TV, sleeping. On the line beginning PENALTIES list one or more of the enjoyable activities you will give up if you do not live up to your contract.

2. Token Rewards--Another way of giving yourself rewards is by the token system. With this system you give yourself a check mark for each hour or day that you live up to your contract. Then you give yourself the reward when you have earned a certain number of check marks. No penalty is needed when you use the token reward system, but you will need a calendar or a progress chart on which to record the check marks you earn. With the token reward system you will fill in the contract in the same way, except that you list the number of check marks you must accumulate in order to earn the reward.

3. This contract should be personal. Fill it out periodically, such as once a week or whenever you record your hours and pay in the classroom.

ASSIGNMENT SHEET #11

SELF-IMPROVEMENT CONTRACT

I, ______________________________, do hereby enter into the following agreement with myself. I will perform the behavior stated below for a period of __________ days. In return, I will receive the rewards listed below.

BEHAVIOR ____

REWARDS ____

If I fail to live up to this contract, these penalties will take effect.

PENALTIES ____

____
Signature

- -

SELF-IMPROVEMENT CONTRACT

I, ______________________________, do hereby enter into the following agreement with myself. I will perform the behavior stated below for a period of __________ days. In return, I will receive the rewards listed below.

BEHAVIOR ____

REWARDS ____

If I fail to live up to this contract, these penalties will take effect.

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____
Signature

- -

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BEHAVIOR ____

REWARDS ____

If I fail to live up to this contract, these penalties will take effect.

PENALTIES ____

____
Signature

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #3

Scoring

Give yourself 5 points for every "a" answer, 3 points for every "b" answer, and no points for "c" answers. Add up your score.

Analysis

35 to 50 points: You are very good in your relationships with others because you respect others and greet them with interest and courtesy. You are liked by your friends and those with whom you deal in a casual way.

18 to 34 points: You do very well with others most of the time, but you are sometimes self-centered and forget to put yourself in the other person's shoes. Try working toward more of those "a" answers, and you will find that living is more pleasant than it is now.

0 to 17 points: You are having trouble either because you are too shy or too aggressive. You know which! Good human relationships are like anything else in life; they take practice. Select someone you admire. Analyze his or her actions; then adapt those traits to your own personality.

Assignment Sheet #10

VALUES AUCTION KEY

	VALUES
A satisfying and fulfilling marriage	(marriage)
Freedom to do what you want	(personal autonomy)
A chance to direct the destinies of nations	(power)
The love and admiration of friends	(love, friendship, approval)
Travel and tickets to any cultural or athletic event as often as you wish	(travel, pleasure, athletics, aesthetics)
Complete self-confidence with a positive outlook on life	(emotional well being)
A happy family relationship	(family)
Recognition as the most attractive person in the world	(appearance)
A long life free of illness	(health)
A complete library for your private use	(knowledge)
A satisfying religious faith	(religion)
A month's vacation with nothing to do but enjoy yourself	(pleasure)
Lifetime financial security	(security)
A lovely home in a beautiful setting	(aesthetic, achievement)
A world without prejudice	(justice)
A chance to eliminate sickness and poverty	(altruism)
International fame and popularity	(recognition, approval)
An understanding of the meaning of life	(wisdom)
A world without graft, lying, or cheating	(honesty)
Freedom within your work setting	(work autonomy)
A really good love relationship	(love)
Success in your chosen profession or vocation	(vocational achievement)

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HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

TEST

NAME ______________________________ SCORE ____________________

1. Match the terms on the right to the correct definitions on the left by placing the appropriate numbers in the blanks provided.

_____a. Making progress toward achieving a worthy goal

_____b. Recognizing the worth of self and the worth of other people, their property, and opinions

_____c. All the physical, mental, and emotional characteristics that make up a whole person

_____d. Getting along with people

_____e. Feeling or emotion

_____f. How people feel about themselves

1. Human relations
2. Personality
3. Respect
4. Success
5. Attitude
6. Self-concept

2. Select from the list below reasons for human relations training by placing an "X" in the correct blanks.

_____a. There are less service occupations today

_____b. There are larger businesses today which require more group-oriented activities

_____c. Research proves that good human relations increase productivity

_____d. Businesses must treat all types of people equally

_____e. More formality is generally required in business because an authority structure exists

_____f. No more than ten to twenty percent of management duties are human relations skills

_____g. Ninety percent of all jobs lost are lost because of the inability to get along with people

_____h. Reaching one's goals often depends upon the ability to get along with others

3. Select from the list below true statements about physical and emotional characteristics of personality. Place an "X" in the correct blanks.

______a. Physical characteristics are not important

______b. Physical characteristics affect self-confidence

______c. Physical characteristics must usually be accepted

______d. Physical characteristics may often be altered

______e. Reasons for emotions may be the opposite of what they appear

______f. Emotions should be denied

______g. Sometimes it is just necessary to release emotions in a destructive way

______h. It is hypocritical to always be polite and friendly if you don't like someone

4. List the three sides of self.

a. ______________________________

b. ______________________________

c. ______________________________

5. State the values of having self-respect or a good self-concept.

a. ______________________________

b. ______________________________

c. ______________________________

6. List two reasons some people have little self-respect.

a. ______________________________

b. ______________________________

7. Select from the list below characteristics of people with little self-respect. Place an "X" in the correct blanks.

______a. Rebellious feelings

______b. Humbleness

______c. Quiet resentment which builds up until the person blasts back at others ______d. Self-centered

______e. Unselfish

______f. Withdrawing from others

______g. Anger at self

______h. Excessive drinking, drugs, and promiscuity

______i. Doing extreme things to gain popularity and attention

8. Name two ways to protect self-respect.

a. ____

b. ____

9. List two ways to achieve self-control.

a. ____

b. ____

10. Select from a list below ways to show respect for others by placing an "X" in the correct blanks.

______a. Show understanding and appreciation of other people's feelings

______b. Realize that other people's feelings make sense to them

______c. Be aware of what others are saying, disregarding their feelings

______d. Respond to emotions first

______e. Tell obnoxious people just what you think

______f. Remember birthdays, special occasions, kindnesses shown, and troubled times with visits, cards, or some other kind of token

______g. Help people feel at ease, important, and useful

______h. Try to find something you can like in every person

______i. Realize that every human being is not necessarily a worthy individual

______j. Return borrowed items promptly to their correct places

______k. Remember manners and common courtesies

11. List the steps for creating a change in attitude.

    a. ______________________________

    b. ______________________________

    c. ______________________________

    d. ______________________________

    e. ______________________________

    f. ______________________________

12. Complete a self-analysis.

13. Complete values assessment activities periodically.

14. Develop a plan for self-improvement.

    (NOTE: If activities 12, 13, and 14 have not been accomplished prior to the test, ask your teacher-coordinator when they should be completed.)

HUMAN RELATIONS AND SELF-IMPROVEMENT
UNIT I

ANSWERS TO TEST

1. a. 4
   b. 3
   c. 2
   d. 1
   e. 5
   f. 6
2. b, c, d, e, g, h
3. b, c, d, e
4. a. Person you think you are
   b. Person others think you are
   c. Person you are
5. a. Makes it possible to work on self-improvement
   b. Makes it easier to respect others
   c. Is necessary before others can respect you
6. Any two of the following:
   a. We are so familiar with ourselves we tend to take ourselves for granted
   b. We tend to minimize what we accomplish
   c. We tend to believe others can reach heights we cannot
   d. We receive negative reinforcement all our lives
7. a, c, f, g, h, i
8. Any two of the following:
   a. Communicate feelings to others without giving advice
   b. State plans without whining or threatening others

  c. Improve relations without putting yourself down
  d. Learn to accept compliments and gifts graciously

9. Any two of the following:
  a. Work a little longer when you are tired and want to stop working
  b. Do not allow small irritations and teasing to bother you much
  c. Avoid temptation to do or be what you don't want

10. a, b, d, f, g, h, j, k

11. a. Realize that you can change no one but yourself
  b. Smile
  c. Say something pleasant once every hour
  d. Change negative statements to positive statements
  e. Change a negative problem to a positive situation
  f. Keep a mental picture of the kind of person you want to be

12. Evaluated to the satisfaction of the instructor

13. Evaluated to the satisfaction of the instructor

14. Evaluated to the satisfaction of the instructor

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to state work rules and develop characteristics that would help her/him get along with people in a working environment. This knowledge will be evidenced by completion of the assignment sheet and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. List characteristics of a good employee.
2. Select from a list ways a student can get along with the supervisor.
3. Select from a list ways a student can get along with co-workers.
4. Select from a list ways a student can get along with customers.
5. Match descriptions of unpleasant persons to ways to handle problems with those persons.
6. State work rules under each of the following categories: punctuality, neat appearance and appropriate clothes for the job, visiting on the job, missing work, keeping busy, poise, and personal management.

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

   A. Provide students with objective sheet, information sheet, and assignment sheet.

   B. Discuss unit and specific objectives, information sheet, and assignment sheet.

   C. Play "Password" or "Charades" using the characteristics of a good employee.

   D. Have a business person speak on the importance of getting along with people.

   E. Give test.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment Sheet #1--Discuss Work Rules

   D. Test

   E. Answers to test

III. Unit reference--Nelson, Frank W. *Distributive Education II: A Course of Study*. Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

INFORMATION SHEET

I. Characteristics of a good employee

(NOTE: The employer pays the salary and has a right to expect certain qualities in an employee. The following charactertistics were determined by a recent survey of training station sponsors.)

A. Cooperation

Example: Helping other employees, if permissable, when your duties are completed

B. Initiative

Example: Moving to additional duties which require more responsibility and more difficult skills

C. Honesty

Examples: Starting work on time; returning from breaks and lunch on time; being productive while at work; not leaving work a few minutes early; not taking stamps, pens, paper, and tools for personal use; not stealing money; discouraging friends from being dishonest

D. Willingness to learn

(NOTE: Approaching a class and job with an open mind will make the tasks more interesting and will show a willingness to learn.)

E. Following directions

(NOTE: Listening and reading instructions will save time and effort.)

F. Neat appearance; good grooming

G. Smiling

H. Not talking too much

(NOTE: This includes talking on the telephone.)

I. Politeness

Examples: Courteous; well-mannered; considerate conduct; saying "good morning" and "thank you;" escorting, when possible, a customer to a particular department instead of just pointing or giving directions

INFORMATION SHEET

J. Patience

K. Leaving personal problems at home

L. Punctuality

M. Good attendance

(NOTE: Excessive absences was the number one problem in businesses surveyed.)

N. Dependability

(NOTE: Completing a task on schedule is a sign of maturity, perseverance, and responsibility.)

O. Enthusiasm

(NOTE: Acting excited and eager about your job will often cause everyone to get more work done quickly and easily.)

P. Accepting criticism well

(NOTE: It is impossible to do everything correctly all the time. Occasionally, everyone must accept criticism. Do not make excuses, but look the supervisor in the face and try not to look hurt, sulky, or mad.)

Q. Loyalty

Examples: Keeping confidential matters, such as account balances and who took out a loan for what amount, to yourself; not participating in gossip and disputes; not criticizing the business or other employees to outsiders; being a good customer of your bank's or savings and loan's services where applicable

(NOTE: Your use and recommendation of your bank's or savings and loan's services is excellent promotion.)

R. Sense of humor

(NOTE: People who can laugh, especially when the joke is on them, will gain the acceptance of co-workers.)

S. Positive attitude

(NOTE: Look for what is good and right about something or someone. Try not to always complain or focus on what is unpleasant. Avoid complaining and using words such as "can't," "won't," or "don't." Act happy and enthusiastically and you will be happy and enthusiastic because actions occur before feelings. Do not permit co-workers or supervisors who have negative attitudes to trap you into their way of thinking.)

INFORMATION SHEET

T. Lack of jealousy

U. Tactfulness

V. Dependability

W. Interest in the job

II. Ways a student can get along with the supervisor

(NOTE: A good supervisor corrects and makes suggestions when a student trainee does something wrong or in a way that is not best for business.)

A. Accept the authority of the supervisor to have things done her/his way

B. Immediately ask the supervisor for more responsibilities when all assigned duties are completed

(NOTE: A recent survey shows that 55 percent of students in training programs need to improve in this area.)

C. Do not even appear to flirt with anyone while on the job

D. Do not pretend to know all about the business

(NOTE: Young, new employees who appear to think they know all there is to know are considered "smart-alecky" and may not last long on a job.)

E. Learn from all supervisors, both the good ones and those less skilled

III. Ways a student can get along with co-workers

A. Know all co-workers by name

B. Introduce yourself to the other employees if the supervisor or another employee does not do so

C. Greet by name or at least smile at the other employees upon arriving for work

D. Say good-bye, nod your head, or wave to co-workers when leaving work for the day

E. Listen, ask questions, and thank the other employees who try to be helpful

F. Realize that new, younger employees may not be able to get by with as much as older, trusted employees

INFORMATION SHEET

IV. Ways a student can get along with customers

- A. Overcome shyness
- B. Smile and greet each customer with whom you come in contact
- C. Try to remember customers' names
- D. Approach customers confidently and sincerely
- E. Treat each customer as a guest; the customer is your reason for being in business
- F. Help each customer with his/her individual problems

  (NOTE: Customers come to a bank or savings and loan because they need the services provided by that institution. Sometimes they don't even know what their needs are and you must help define these needs first.)

- G. Realize that there will be some difficult customers
- H. Always be polite, tactful, and honest with customers
- I. Never argue with a customer

  (NOTE: You can never win an argument with a customer; you may make your point but lose the customer permanently.)

V. Ways to handle problems with unpleasant persons

- A. Wolf/flirt

  (NOTE: If the advances become serious and frequent, more drastic action may need to be taken. The "ignoring" method will work in the majority of cases.)

  1. Be casual
  2. Fail to react

- B. Grouch

  1. Be pleasant and sympathetic, not taking the grumbling and griping personally
  2. Realize that there may be many reasons for crankiness, such as home life, financial problems, and personal dissatisfaction

INFORMATION SHEET

C. Bossy person

  1. Do not allow a person who is not your supervisor to confuse you and cause conflict by giving you orders

  2. Pay attention to details and follow directions as accurately as you can, if your supervisor or a person who greatly influences your supervisor gives you instructions, criticism, or orders

D. Complainer

  1. Politely avoid complaining as much as possible because it is contagious

  2. Counteract complaints with cheerful, positive statements

E. Tattler--Politely but firmly refuse to listen to gossip by suddenly remembering something you have to do and politely dismissing yourself

VI. Work rules (Assignment Sheet #1)

(NOTE: Work rules are usually stricter than those in school because a business is primarily involved in making money. Also, larger banks and savings and loans generally have more rules and stricter rules than smaller ones.)

A. Punctuality

(NOTE: This is the most important rule according to a recent survey of business people.)

  1. Arrive five minutes early

     (NOTE: Some banks and savings and loans using a time clock do not allow an employee to punch in early, but a good employee should arrive early even if he/she is not permitted to punch in.)

  2. Dress and gather tools on your own time

  3. Return from breaks on time

     (NOTE: Other people may be waiting for you to return or to complete a task so they may go on break.)

  4. Run personal errands on own time

  5. Do not be a clock watcher

  6. Be willing to work a few minutes overtime without pay unless company policy or the use of a time clock prohibits such action

  7. Never rush or walk away from a customer because of break or dismissal time

INFORMATION SHEET

B. Neat appearance and appropriate clothes for the job

(NOTE: This is the second most important rule according to a recent survey of business people.)

1. Clean hands and nails are important
2. Dangling jewelry may be distracting and bothersome
3. Clothing fads, jeans, and t-shirts may not be appropriate dress in all cases

   (NOTE: It may be necessary to purchase special uniforms.)

4. Precaution should be taken against body and breath odor
5. Clean, styled hair is helpful in getting and keeping most good jobs
6. As little make-up as possible is more appropriate for work
   a. Natural shades are better for work
   b. Heavy eye make-up is seldom appropriate for work
   c. Clear complexion is desirable
7. You are never completely dressed until you put on a smile

C. Visiting on the job

1. Personal telephone calls should be kept at a minimum
2. Friends and relatives must understand that they should not call or have lengthy personal visits during working hours

D. Missing work

1. Have good attendance at both school and work for good references

   (NOTE: Some employment agencies report that many companies will not hire anyone who is absent as much as once a month regardless of the reason.)

2. Tell the instructor if you are present at work or school but not both
3. Try not to miss work when you know there are a lot of tasks to be completed

INFORMATION SHEET

4. Call the employer as early as possible when you must miss work due to illness
5. Do not miss work for school activities more than is absolutely necessary
6. Always ask, not tell, the supervisor when you need time off from work
7. Ask off work as early as possible and then remind the supervisor again several days before taking the time off
8. Thank the supervisor for letting you take time off from work
9. Be willing to trade hours with co-workers who may want to be off at certain times
10. Be willing to come to work on short notice

E. Keeping busy

(NOTE: This helps prevent boredom on the job.)

1. Never just stand around
    a. Every job, regardless of how dirty or unattractive, is important
    b. Use slack periods to learn more about your job
2. Never sit down on a job that can be done better standing up
3. Do not have to be told to do things
4. Work even when the supervisor is not around

    (NOTE: A recent survey shows that 66 percent of the students in training programs need improvement in this area.)
5. Stay with a task until it is finished

    (NOTE: Do not give up when it becomes difficult.)
6. Do not become upset if you must do a job over

F. Poise

1. Stay calm; work quickly and steadily without getting flustered when things go wrong or work piles up
2. Speak in a clear, distinct, refined voice; avoid slang, cursing, and improper English

INFORMATION SHEET

3. Avoid giggling, a loud voice, or distracting nervous gestures or habits

4. Do not talk about personal problems or complain about being tired or not feeling well

G. Personal management

1. Never ask for advance pay

2. Budget your money

3. Pay bills promptly

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

ASSIGNMENT SHEET #1--DISCUSS WORK RULES

Read each of the following case study problems and decide which work rules have been violated, which rules have been kept, and how the problems could have been solved or avoided.

This assignment may be done by an individual or by small groups. The individual or a group leader should lead the class discussion on possible solutions. Share with the class any personal experiences or observations of broken work rules that have caused problems on a job.

(NOTE: The case studies can also be used for role playing a discussion between a supervisor and student-trainee.)

1. Roger Fads works as a stock clerk for both a bank and savings and loan. Because he often must do heavy, dirty work, it is not mandatory that he wear dress clothes every day. Therefore, he usually wears his old jeans with the knees worn out and one of his t-shirts with the picture of a marijuana leaf or a wine bottle. What work rules apply in this situation?

   ____

   ____

2. Bertha Breaks works in a small jewelry store with only one other employee. As soon as Bertha arrives at work the other employee can go on a break and then do some bookkeeping duties which cannot be done until someone comes to help the customers.

   However, because Bertha has such little time between school and work she asked if she could also have a break. Also, Bertha's mother now calls frequently to give her a short shopping list to fill during her break, and Bertha sometimes calls her mother to ask about borrowing the family car after work. What work rules are involved in this situation?

   ____

   ____

3. Lawanda Late works at a drive-in bank. She is an excellent employee except for one problem. Lawanda has difficulty getting to work on time on Saturday mornings after a late date on Friday nights. She just didn't hear her alarm go off several times and she has also left work early several afternoons. After her instructor talked to her training station sponsor, what work rules do you suppose the instructor discussed with Lawanda?

   ____

   ____

ASSIGNMENT SHEET #1

4. Susan Shy is a timid girl who works in the ladies ready-to-wear department of a well-known chain of department stores. She is very good about assuming new responsibilities. For example, after she quickly finished marking a shipment of blouses she asked the head of the department to show her how to operate the ticket printing machine and how to figure the cost code. However, when it became time to display the blouses several of the plastic bags protecting the blouses were so badly wrinkled that they looked like old merchandise. Consequently, several of these blouses had to later be marked down in order to sell. What work rules are involved in this situation?

____

____

5. Martha Messy works in an exclusive women's boutique. The owner of the shop became outraged when Martha carelessly mixed shoe sizes when placing the shoes back in their boxes. Martha also returned a box of scarves to the wrong shelf and left a box of pantyhose laying on the counter. "I told you several times to handle the merchandise more carefully," the owner said sharply. Martha didn't know how to react. What work rules are involved in this situation?

____

____

6. Stanley Stand just got fired. His explanation is the following: "The boss seemed to have a good reason for cutting back on the number of employees at this time, but I think she really just doesn't like me. The boss mentioned once that I didn't seem interested in the job. Heck, I'm going to be a lawyer. I just want to work in a savings and loan association to get through eight years of college. I don't need to know about savings accounts or how to make mortgages or construction loans or anything else about the association. Besides, the boss always got mad if I just stood around a minute. She and the other employees are always standing around talking to each other when there are no customers. They expected me to do my work and their work, too, especially if it was dirty work." Stanley does not seem to be aware of which work rules?

____

____

7. Cynthia Sit is a waitress at Delicious Steak Place. Toward the end of the day Cynthia is very tired, so she sits down in the booths while cleaning off the tables. She figures that she deserves a rest considering the low wages she is paid. What work rules are involved in this situation?

____

____

ASSIGNMENT SHEET #1

8. Peggy Pretty works in customer service of a local bank. Her employer had second thoughts about hiring Peggy because Peggy began to wear a lot of make-up. She also began to wear short dresses or low cut pants which were not appropriate for working with the public. Peggy sometimes wore jeans to school but changed clothes when she got to work, which took about ten minutes of her work time. What work rules are involved in this situation?

____

____

9. Sticky-Fingers Sally had been observed using the bank's postage stamps for personal letters. Her employer ended up firing Sally. Was the employer justified in letting Sally go? Will Sally fully understand why she was dismissed without an understanding of the work rules?

____

____

10. Patty Perfume works in a credit union. Several older customers have complained that her cologne is too strong. Is Patty's heavy use of cologne a violation of a basic work rule?

____

____

11. Beautiful Beulah works in the new accounts department of a savings and loan association. She is frequently late returning from lunch. Her customers have often become angry and impatient. If you were in charge of personnel services, what would you do to solve this problem?

____

____

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

TEST

NAME ______________________________ SCORE ____________

1. List eight characteristics of a good employee.

a. ____

b. ____

c. ____

d. ____

e. ____

f. ____

g. ____

h. ____

2. Select from the list below ways a student can get along with the supervisor. Place an "X" in the correct blanks.

_____a. Do not assume new or more difficult responsibilities when your assigned duties are completed

_____b. Do not even appear to flirt with anyone while on the job

_____c. Show the supervisor that "there is nothing to it" when learning about the business

_____d. Impress the supervisor with your easier and better way of doing things

_____e. Learn from all supervisors, both the good ones and those less skilled

3. Select from the list below ways a student can get along with co-workers. Place an "X" in the correct blanks.

_____a. Know all co-workers by name

_____b. Greet by name or at least smile at the other employees upon arriving for work

_____c. Wait to be introduced to co-workers by the supervisor or another employee

_____d. Listen, ask questions, and thank the other employees who try to be helpful

4. Select from the list below ways a student can get along with customers. Place an "X" in the correct blanks.

______a. Overcome shyness

______b. Smile and greet each customer with whom you come in contact

______c. Try to remember customers' names

______d. Help each customer with his/her individual problems

______e. Remember that customers are just an interruption of your work

______f. Realize that there will be some difficult customers

______g. Ignore customers who seem lost

______h. Argue with customers to convince them that you have given them the correct information

5. Match the descriptions of unpleasant persons on the right to ways to handle problems with those persons.

______a. Politely but firmly refuse to listen to gossip by suddenly remembering something you have to do and politely dismissing yourself

______b. Politely avoid complaining as much as possible because it is contagious; counteract complaints with cheerful, positive statements

______c. Be casual; fail to react

______d. Be pleasant and sympathetic, not taking the grumbling and griping personally; realize that there may be many reasons for crankiness, such as home life, financial problems, and personal dissatisfaction

______e. Do not allow a person who is not your supervisor to confuse you and cause conflict by giving you orders; pay attention to details and follow directions as accurately as you can, if your supervisor or a person who influences your supervisor gives you instructions, criticism, or orders

1. Grouch
2. Bossy person
3. Complainer
4. Tattler
5. Wolf/flirt

6. State two work rules under each of the following categories.

a. Punctuality

1) ____________________

2) ____________________

b. Neat appearance and appropriate clothes for the job

1) ____________________

2) ____________________

c. Visiting on the job

1) ____________________

2) ____________________

d. Missing work

1) ____________________

2) ____________________

e. Keeping busy

1) ____________________

2) ____________________

f. Poise

1) ____________________

2) ____________________

g. Personal management

1) ____________________

2) ____________________

RELATIONSHIPS WITH OTHER PEOPLE
UNIT II

ANSWERS TO TEST

1. Any eight of the following:
    a. Cooperation
    b. Initiative
    c. Honesty
    d. Willingness to learn
    e. Following directions
    f. Neat appearance; good grooming
    g. Smiling
    h. Not talking too much
    i. Politeness
    j. Patience
    k. Leaving personal problems at home
    l. Punctuality
    m. Good attendance
    n. Dependability
    o. Enthusiasm
    p. Accepting criticism well
    q. Loyalty
    r. Sense of humor
    s. Positive attitude
    t. Lack of jealousy
    u. Tactfulness
    v. Dependability
    w. Interest in the job

2. b, e
3. a, b, d
4. a, b, c, d, f
5. a. 4
    b. 3
    c. 5
    d. 1
    e. 2
6. Any two of the following under each category:
    a. Punctuality
        1) Arrive five minutes early
        2) Dress and gather tools on your own time
        3) Return from breaks on time
        4) Run personal errands on own time
        5) Do not be a clock watcher
        6) Be willing to work a few minutes overtime without pay unless company policy or the use of a time clock prohibits such action
        7) Never rush or walk away from a customer because of break or dismissal time
    b. Neat appearance and appropriate clothes for the job
        1) Clean hands and nails are important
        2) Dangling jewelry may be distracting and bothersome
        3) Clothing fads, jeans, and t-shirts may not be appropriate dress in all cases
        4) Precaution should be taken against body and breath odor
        5) Clean, styled hair is helpful in getting and keeping most good jobs
        6) As little make-up as possible is more appropriate for work
            a) Natural shades are better for work
            b) Heavy eye make-up is seldom appropriate for work

      - c) Clear complexion is desirable
  - 7) You are never completely dressed until you put on a smile
- c. Visiting on the job
  - 1) Personal telephone calls should be kept at a minimum
  - 2) Friends and relatives must understand that they should not call or have lengthy personal visits during working hours
- d. Missing work
  - 1) Have good attendance at both school and work for good references
  - 2) Tell the instructor if you are present at work or school but not both
  - 3) Try not to miss work when you know that there are a lot of tasks to be completed
  - 4) Call the employer as early as possible when you must miss work due to illness
  - 5) Do not miss work for school activities more than is absolutely necessary
  - 6) Always ask, not tell, the supervisor when you need time off from work
  - 7) Ask off work as early as possible and then remind the supervisor again several days before taking the time off
  - 8) Thank the supervisor for letting you take time off from work
  - 9) Be willing to trade hours with co-workers who may want to be off at certain times
  - 10) Be willing to come to work on short notice
- e. Keeping busy
  - 1) Never just stand around
    - a) Every job, regardless of how dirty or unattractive, is important
    - b) Use slack periods to learn more about your job
  - 2) Never sit down on a job that can be done better standing up
  - 3) Do not have to be told to do things

4) Work even when the supervisor is not around

5) Stay with a task until it is finished

6) Do not become upset if you must do a job over

f. Poise

1) Stay calm; work quickly and steadily without getting flustered when things go wrong or work piles up

2) Speak in a clear, distinct, refined voice; avoid slang, cursing, and improper English

3) Avoid giggling, a loud voice, or distracting nervous gestures or habits

4) Do not talk about personal problems or complain about being tired or not feeling well

g. Personal management

1) Never ask for advance pay

2) Budget your money

3) Pay bills promptly

COPING WITH PROBLEMS
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be better able to cope with problems. The student should be able to list the better ways to make adjustments, list kinds of adjustment mechanisms, and arrange in order the steps to problem solving. This knowledge will be evidenced by completing the assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define the term *adjustment mechanism* (*defense mechanism*).
2. List situations in which most people must make adjustments.
3. List kinds of adjustment mechanisms.
4. List the better ways to make adjustments.
5. List the benefits of setting goals.
6. Arrange in order the steps to problem solving.
7. Arrange in order the levels of human needs.
8. Determine personal maturity in coping with problems.
9. Make a plan to overcome fears.

COPING WITH PROBLEMS
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

  A. Give pretest using objective sheet.

  B. Provide student with objective sheet.

  C. Provide student with information and assignment sheets.

  D. Make transparencies.

  E. Discuss unit and specific objectives.

  F. Discuss information and assignment sheets.

  G. Invite the guidance counselor to be a guest speaker.

  H. Give test.

  I. Reteach if necessary.

  J. Test again until minimum standard is reached.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Adjustment Mechanisms

    2. TM 2--Determination

    3. TM 3--To Handle a Problem . . .

    4. TM 4--Maslow's Hierarchy of Basic Needs

  D. Assignment sheets

    1. Assignment Sheet #1--Discover Adjustment Mechanisms

    2. Assignment Sheet #2--Determine Personal Maturity in Coping with Problems

    3. Assignment Sheet #3--Recognize Levels of Human Needs

    4. Assignment Sheet #4--Make a Plan to Overcome Fears

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references:

A. Nelson, Frank W. *Distributive Education II: Course of Study.* Stillwater: Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1976.

B. Foster, Charles R. *Psychology for Life Today.* Chicago: American Technical Society, 1973.

COPING WITH PROBLEMS
UNIT III

INFORMATION SHEET

I. Adjustment mechanism (defense mechanism)--Behavior used to cope with difficulties

(NOTE: Some of the ways to overcome problems may be useful; some may become harmful. Understanding adjustment mechanisms helps people to better understand other people as well as themselves.)

II. Situations in which most people must make adjustments

(NOTE: This list is not intended to be inclusive.)

A. Meeting and getting along with members of the opposite sex

B. Getting along with members of the family

C. Getting along with the principal and the teachers

D. Getting along with classmates, working companions, and neighbors

E. Working out the problem of what to do with one's money

F. Deciding what kind of job or vocation to take up, getting ready for it, and finding a job for which one is ready

G. Making progress in a job

H. Making decisions about religious faiths and political beliefs and adjusting one's own beliefs to those which other people hold

I. Getting assignments done satisfactorily in school or on the job, especially when difficulties arise

J. Facing examinations and learning how to adjust to passing or failing them

K. Making decisions about joining clubs or organizations

L. Deciding what to do and "facing the issue" when friends want you to do one thing and parents another

M. Figuring out what to do about moral and ethical problems involving honesty, fair play, promises, and confidences

INFORMATION SHEET

N. Deciding what clothes to get, when to wear them, and how to wear them

O. Making choices about how to spend leisure time

P. Adjusting to serious happenings in life, such as the loss of family or friends through death, accident, or other causes

Q. Managing oneself and one's feelings when obliged to be separated from home and friends

Example: Moving to another town

R. Meeting and getting along with people who are either older or younger than oneself

S. Making decisions about more education for self-improvement

T. Making decisions about a change of job

III. Kinds of adjustment mechanisms (Assignment Sheets #1 and #2)

(NOTE: These mechanisms may be done consciously or unconsciously. They are not necessarily good or bad. However, an awareness of these mechanisms helps us to place responsibility where it belongs, to put our energies to more constructive use, and to adjust to uncomfortable situations.)

A. Giving up too easily ("sour grapes," rationalization)

Examples: "I didn't want that anyway"

"I decided that I wouldn't work there if they paid me twice the money"

"I can't do all the work they expect me to do"

"I'd stop smoking but then I'd gain weight"

"Welfare recipients who do not try to better their living conditions should . . ."

"Students who resist teacher's help . . ."

(NOTE: Persons may feel threatened when suggestions are made to change well-developed excuses.)

INFORMATION SHEET

B. Blaming someone or something else

(NOTE: The excuses may be partly right, but the person could have prevented the excuse by being more careful.)

Examples:	The person who has a new excuse every day for being late
	"I couldn't do my assignment because the books were out of the library," when he/she did not go to the library until the last minute
	"The teacher didn't explain it right," when the person did not ask questions

C. Acting childish (Transparency 1)

(NOTE: This may make a person feel better for awhile but does nothing to solve the problem.)

Examples: Crying, pouting

D. Doing something else when a goal or activity failed

(NOTE: The person may substitute a lower or higher goal or activity for the ones that failed.)

Examples:	Playing tennis to relieve feelings of frustration and anger
	Person unable to become a professional actress becomes an excellent speech teacher, participates in the local community theatre, and directs plays for the church

E. Taking out feelings on another person, group, or thing

(NOTE: A person may develop guilty feelings which makes his/her behavior even worse.)

Examples:	Nurse assistant who does not get along well with her/his supervisor and takes it out on the patients
	Person who beats his/her dog because things have not gone well
	Blaming whole groups, such as Jews, Blacks, Indians, Mexicans, or Caucasians, for problems in society

INFORMATION SHEET

F. Daydreaming about being like someone whose traits you admire

(NOTE: This could be useful if not used excessively to the point that the person begins to live in a fantasy world or if the person does not become disillusioned when he/she learns that his/her idol has human faults also. Psychologists say that every young person needs a good person with whom to identify, such as a mother, father, teacher, minister, president, business person, or athlete.)

Examples:	Practicing a speech similar to the style of some speaker you admire
	Linking oneself to a successful football team, vocational student organization, employer, older brother or sister
	Deciding to enter a school or career because you like someone in that school or occupation

G. Consciously forcing yourself not to think about unpleasant things

Examples:	"I don't want to talk about it."

H. Developing a personality trait or physical ability to overcome a real or imagined deficiency

Examples:	Person who once had polio works to become a great athlete
	An insecure person who talks big
	A person who feels inferior in athletics develops exceptional skill in mathematics

I. Expressing emotions as a physical symptom

Example:	Student is worried about a test or work and develops a headache

J. Covering up real problems

Examples:	A mother feels insecure or rejected and does not allow her child any freedom. She loves her child, but she is not aware of how her personal needs are affecting her actions toward the child. She would vigorously argue that she is not overprotective.
	A girl who feels insecure may be very jealous and cling to her boyfriend

INFORMATION SHEET

K. Transferring emotions to another person

Examples: Someone reminds you of someone you like or dislike so you automatically like or dislike the new acquaintance

An elderly person treats a student like their own child or grandchild

IV. Better ways to make adjustments

A. Choose realistic and obtainable goals

B. Follow steps to problem solving

C. Work to meet basic human needs

D. Set priorities

E. Develop determination (Transparency 2)

(NOTE: A person who is taking a long automobile trip does not give up because he/she has a flat tire. In the same way, a person needs to have conviction or committment to a worthwhile goal and not lose sight of the end product when circumstances interfere with goal.)

Example: A patient who has the will to get well stands a better chance of recovery than the patient who gives up

V. Benefits of setting goals

(NOTE: Goals require perseverance and the ability to not become discouraged easily. It is recommended that short, intermediate, and long term goals be set.)

A. Give direction and purpose to actions

B. Let person know when he/she has achieved success

C. Help bring about desired conditions

(NOTE: Goals should be stated in specific terms.)

Example: Winning a competitive event is a goal. Happiness is not the goal; it is the resulting condition of a specific goal

D. Create self-confidence by allowing a person to experience a series of small successes

INFORMATION SHEET

VI. Steps in problem solving (Transparency 3)

A. Recognize the problem

(NOTE: The real problem may not be what it first appears to be.)

B. Get the facts

(NOTE: Do not eliminate any possible solution without first thinking about it thoroughly, regardless of how ridiculous it may sound.)

C. Weigh the facts

D. Determine the objective

E. Make a decision

(NOTE: Some people find it helpful to list the facts or alternatives on a sheet of paper in their order of importance to the individual. They also list the pros and cons to each alternative and gradually narrow down alternatives until an answer is determined.)

F. Take action

G. Check results

VII. Levels of human needs (Transparency 4, Assignment Sheet #3)

(NOTE: This list begins with the most basic needs and goes to the highest level of human need. Once a person's basic needs have been met, a person is motivated by the next highest level. For example, if a person does not need to worry about food, clothing, and shelter, then the person can give more time and effort to other activities. However, if a person is hungry she will be motivated only by the need for food. If her life is in danger, she will be motivated only by the need for safety. If a person understands the levels of human needs, she will be better able to motivate self and others.)

A. Physiological

Examples: Food, clothing, shelter, rest, exercise, sex, elimination, temperature stability, freedom from pain

B. Safety

Examples: Security, protection from physical harm, insurance programs, guarantees

INFORMATION SHEET

C. Attention

Examples: Love, sense of belonging, friendship, affection, acceptance, invitations to socialize with others

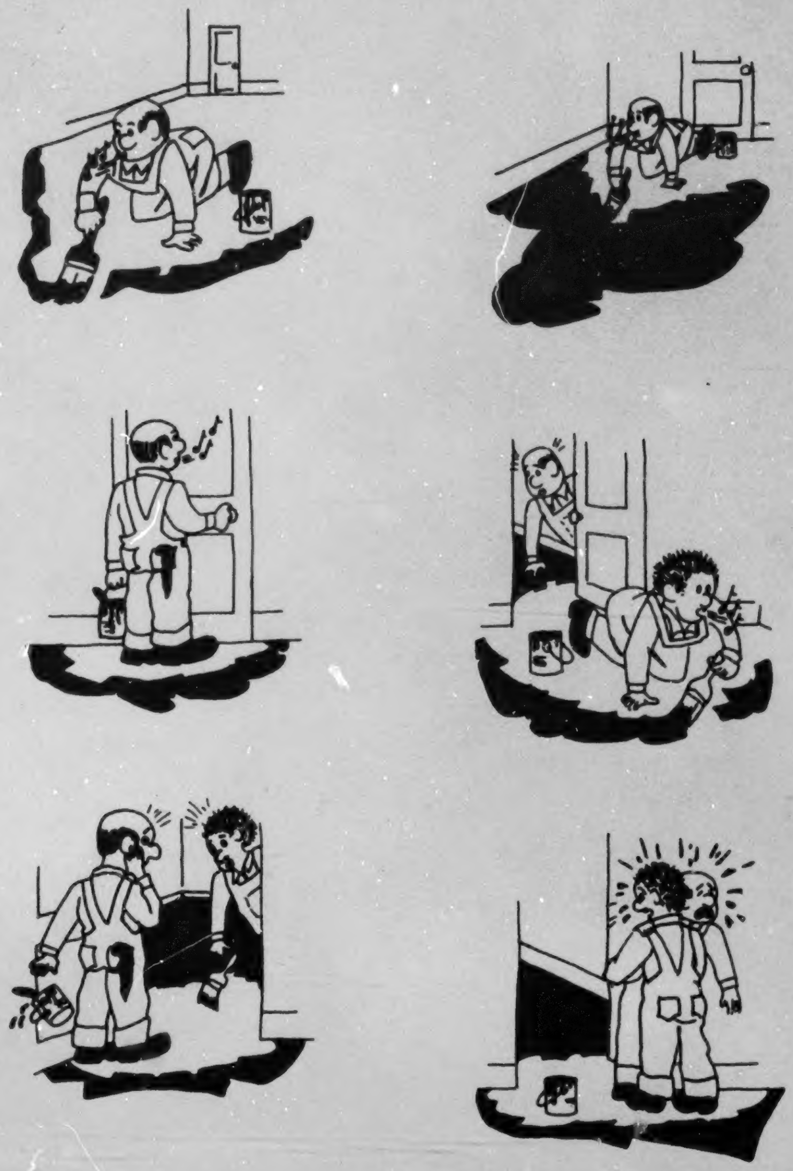
D. Esteem

Examples: Self-respect, respect of others, recognition, praise, awards

E. Self-realization

Example: Doing what one can do best

Adjustment Mechanisms



Acting Childish is Generally Ineffective in Solving Problems

Determination

Finally.....Success

Failed in Business, 1831
Defeated in Legislature, 1832
Again Failed in Business, 1833

Elected to Legislature, 1834

Nervous Breakdown, 1836
Defeated for Speaker, 1838
Defeated for Elector, 1840
Defeated for Congress, 1843

Elected to Congress, 1846

Defeated for Congress, 1848
Defeated for Senate, 1855
Defeated for Vice-President, 1856
Defeated for Senate, 1858

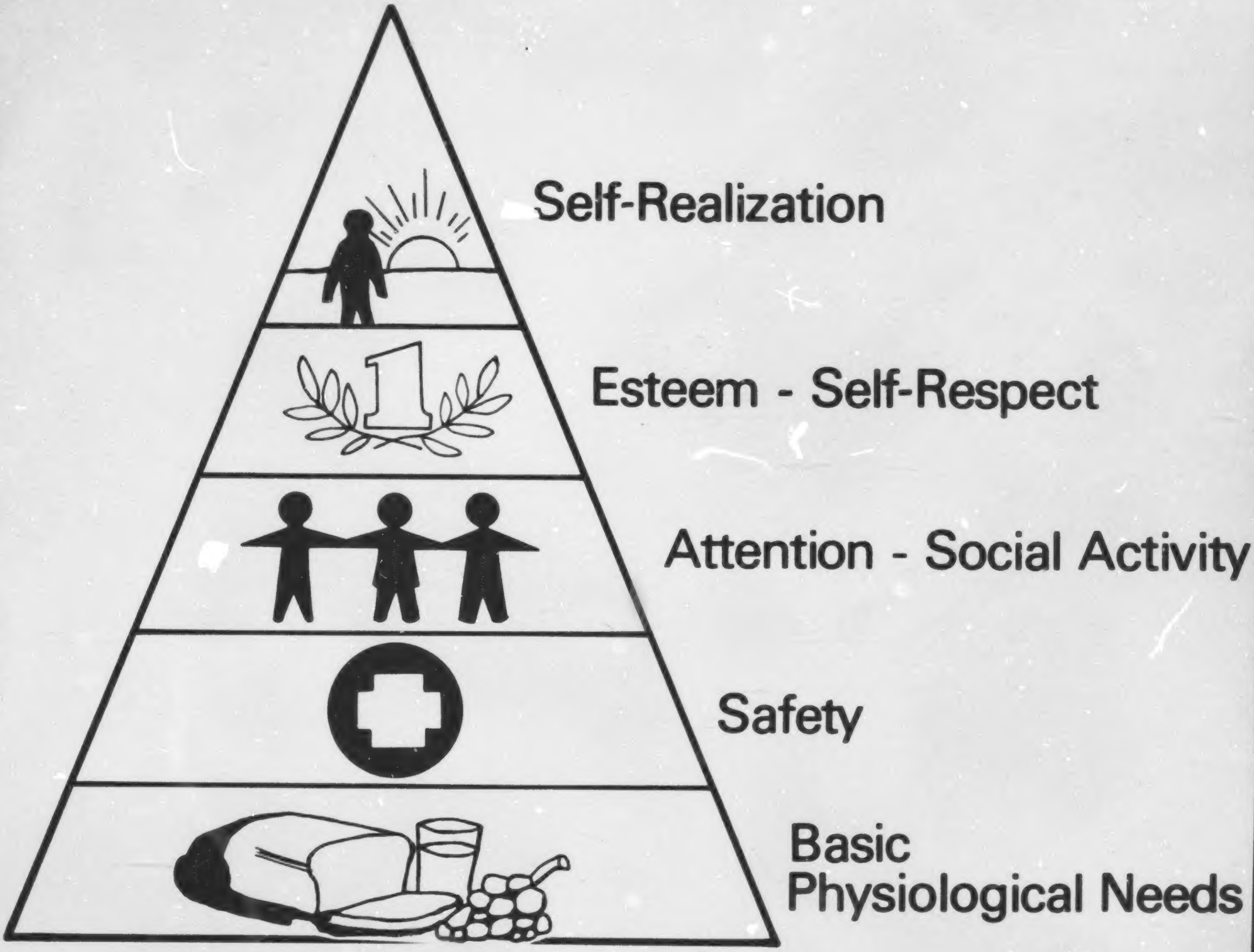
Elected President of United States, 1860

Lincoln's Record

To Handle a Problem...

1. RECOGNIZE THE PROBLEM
2. GET THE FACTS
3. WEIGH THE FACTS
4. DETERMINE THE OBJECTIVE
5. MAKE A DECISION
6. TAKE ACTION
7. CHECK RESULTS

MASLOW'S HIERARCHY OF BASIC NEEDS


Self-Realization
Esteem - Self-Respect
Attention - Social Activity
Safety
Basic Physiological Needs

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #1--DISCOVER ADJUSTMENT MECHANISMS

Label the following situations and quotations according to the dominant kind of adjustment mechanism being used by placing the appropriate numbers in the blanks provided.

_____a. "Only the socialites belong to the speech club, so I don't really want to join it"

_____b. Getting drunk because you had a fight with your girlfriend

_____c. Mother feels that housekeeping has become too routine and, thus, takes out her frustrations on her husband and children

_____d. "I can't get a date because I'm too tall"

_____e. "I can't ask her out because I'm shorter than she is"

_____f. A person gets in trouble and yells at the next person that gets in his/her way

_____g. A person gets "nervous" and eats a lot after a disappointment

_____h. "I couldn't come to the meeting because my car wouldn't start"

_____i. A fragile boy imagining that he stopped a gang of crooks by himself

_____j. "I don't want to talk about it"

_____k. Cheating on the second test because you failed the first one

_____l. Compulsive gambler

_____m. Beating fist against the wall

Adjustment Mechanisms

1. Giving up too easily ("sour grapes," rationalization)
2. Blaming someone or something else
3. Acting childish
4. Doing something else when a goal or activity failed
5. Taking out feelings on another person, group, or thing
6. Daydreaming about being like someone whose traits you admire
7. Consciously forcing yourself not to think about unpleasant things
8. Developing a personality trait or physical ability to overcome a real or imagined deficiency
9. Expressing emotions as a physical symptom
10. Covering up real problems
11. Transferring emotions to another person

ASSIGNMENT SHEET #1

_____n. A girl with a weight problem who became Miss America

_____o. "I really didn't want to be cheerleader anyway. It would take too much time."

_____p. "I can't do that, I'm not as smart as they are"

_____q. "I'd like to be like my oldest brother"

_____r. "I'm a minority, poor, and from a broken home"

_____s. "I have an upset stomach so I'd better go home instead of working today"

_____t. "Son, I don't want you to drive that far alone at night"

_____u. "I like her; she reminds me of Susie"

_____v. Playing tennis to calm frustration and anger

_____w. Crying, pouting, stomping out of a room, refusing to eat or talk

_____x. "I'm not going to play along if you're going to do that"

_____y. "I'm too busy to participate" when you really could but are afraid of being laughed at

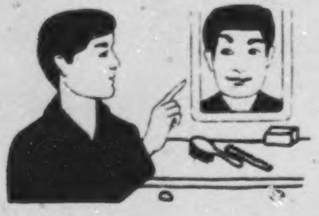
_____z. "They won't let me"

____aa. "Only the popular kids get to plan the prom"

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #2--DETERMINE PERSONAL MATURITY IN COPING WITH PROBLEMS

The teen years offer many opportunities to gain maturity. However, with opportunities also come obstacles. These obstacles along the road to maturity may detour or sidetrack your progress if you do not know how to cope with them. Ask yourself the following questions; rate yourself on your answers. Which of the characteristics that mature people are expected to possess do you reveal?

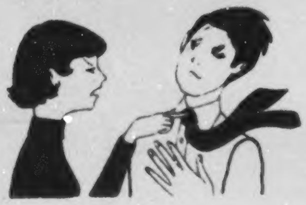
A mature person . . .	Usually	Sometimes	Never
. . . is realistic and can face facts and see things as they are. (NOTE: It takes courage to identify and overcome such obstacles as limited income, talents, or ability to excel in school subjects.)			
 *Can I face facts?*	____	____	____
. . . takes criticism as a challenge and tries to do something constructive about it. (NOTE: The ability to accept a reminder of your shortcomings without getting angry takes considerable self-control.)			
Can I accept criticism?	____	____	____

ASSIGNMENT SHEET #2

Usually Sometimes Never

A mature person . . .

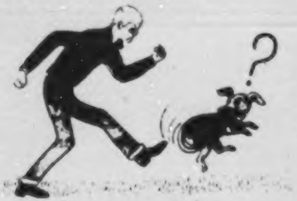
. . . takes responsibility for own actions.



Do I put blame on others? _____ _______ _____

. . . avoids lashing out when disappointed or when unable to do what he/she wants.

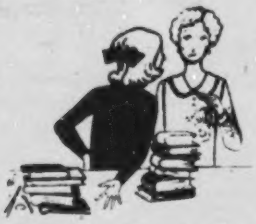
(NOTE: Relationships can be seriously damaged by unreasonable anger or resentment and by blaming others for your failure.)



Do I take anger out on others? _____ _______ _____

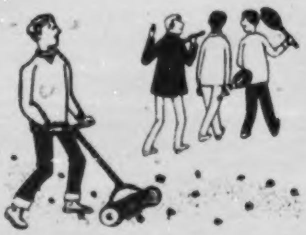
. . . avoids running from problems.

Examples: Pretending to be sick; daydreaming



Do I run from problems? _____ _______ _____

. . . makes the best of poor situations.



Can I accept disappointments? _____ _______ _____

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #3--RECOGNIZE LEVELS OF HUMAN NEEDS

Read the following situations and answer the questions about the levels of human needs.

1. Sharon does not eat breakfast. She sometimes has trouble paying attention in class. All she can think of is going to lunch. What level of human need is working here? ____

____

2. The union went on strike for safer working conditions and a better insurance program even though they make high wages. What level of human need is working here? ____

____

3. Anthony stayed up late last night and feels like he is now getting a headache or cold. What level of human need is working here? ____________________

____

4. Art just joined the bowling team at work. What level of human need was met here? ____

____

5. Bill's Steak Place gives an employee of the month award. What level of human need is this business attempting to meet? ____________________

____

6. Jerry and Juanita own a small business. They have a picnic and softball tournament each spring for their employees and their families. What level of human need are they attempting to meet? ____________________

____

7. David bought a small appliance from Mary's Gifts and Hardware Store. Mary offers her personal guarantee that she will replace or repair all appliances that break during the first year of use. What level of human need is being met here?

____

____

8. Nancy, Terry, and Helen ate pizza late last night and now have stomach aches. What level of human need is preventing them from doing their work?

____

____

ASSIGNMENT SHEET #3

9. Beth is retiring next month. She feels that she has had and will continue to have a good, well-rounded life. She is healthy, financially secure, still interested in learning new things, has a happy family, is active in her church and clubs, and just received the award for being an outstanding manager in her company. What level of human needs has Beth reached? ______________________

____

10. Bennie is a supervisor at the local plant. He has two employees, Francis and Lewis, who did an excellent job last week. Consequently, Bennie made a special effort to tell them what a good job they are doing. To what level of human need was Bennie appealing? ______________________

____

11. Harry really doesn't like himself. Consequently, he is constantly attracting attention to himself. He has needs at what level? ______________________

____

COPING WITH PROBLEMS
UNIT III

ASSIGNMENT SHEET #4--MAKE A PLAN TO OVERCOME FEARS

No one is born confident. And no one is born with fear. Both being confident and being afraid are characteristics that are learned. The list of fears people have is endless. Here are some examples of fear which keep people from being successful.

. . . fear of what others think or say

. . . fear of failure in school

. . . fear of losing a job

. . . fear of physical pain

. . . fear of competition

. . . fear of investing time and money

. . . fear of not getting a job

The truth is that 99 percent of all the things people fear or worry about never happen. If a person could redirect all the energy wasted on worrying into ways of taking advantage of strong points, he or she could be successful beyond all dreams. Yet, the problem is there: people do have fears. And to dismiss these fears with the old saying that "it's all in your imagination" doesn't work. Fear is fear, whether it is real or imagined. This powerful force destroys a person's confidence.

In learning to be more confident, the first step is to recognize that fear exists. You must know what your fear is before you can do anything to overcome it.

When you know what your fear is and you do nothing about it, the fear grows and grows. Taking action to eliminate fear means more than simply "hoping for the best." It means actually doing something.

Example: Sometime on a navy ship the crew will go through an "abandon ship drill." During this drill the crew members first put on life jackets. Then, under close supervision each person jumps off the ship into the water. Even though expert swimmers are present and a boat is close by to pick up the crew, there are always some who are afraid to jump. Such persons must be politely encouraged to participate in this drill--they are pushed. When they hit the water fear vanishes.

Read the case study on the next page and answer the questions that follow.

ASSIGNMENT SHEET #4

Sara is a salesperson who goes from door to door. For the last two months sales have been down. Yesterday her supervisor called her in the office for the third time this month. Her supervisor laid it on the line and said, "Get those sales up or you may lose your job." Sara is worried about her appearance, her sales presentation, her bookkeeping, and the possibility of losing her job. She recognizes all these fears, but her action is limited because she is only hoping for the best.

PART A

1. What could be Sara's problem? ______________________________

   ____

2. What actions should Sara take? ______________________________

   ____

PART B

1. One thing I fear is ______________________________

   ____

2. Some things I can do to overcome this fear are ____________________

   ____

   ____

COPING WITH PROBLEMS
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

(NOTE: Some answers may differ from the ones given below. These variations should be used for discussion. You may not want to grade this assignment sheet.)

a. 1
b. 4
c. 5
d. 1
e. 1
f. 5
g. 4
h. 2
i. 6
j. 7
k. 4
l. 4
m. 4
n. 8
o. 1
p. 1
q. 6
r. 2
s. 9
t. 11
u. 11
v. 4
w. 3
x. 3
y. 1
z. 1
aa. 1

Assignment Sheet #3

1. Physiological
2. Safety
3. Physiological
4. Attention/esteem
5. Esteem
6. Attention
7. Safety
8. Physiological
9. Self-realization
10. Esteem/attention
11. Attention

COPING WITH PROBLEMS
UNIT III

TEST

NAME ______________________ SCORE ____________

1. Define the term *adjustment mechanism* (*defense mechanism*).

2. List four situations in which most people must make adjustments.
   - a.
   - b.
   - c.
   - d.

3. List five kinds of adjustment mechanisms.
   - a.
   - b.
   - c.
   - d.
   - e.

4. List the better ways to make adjustments.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

5. List two benefits of setting goals.

a. ______________________________

b. ______________________________

6. Arrange in order the steps to problem solving by placing a "1" in front of the first step, a "2" in front of the second step, and so on.

_____a. Check results

_____b. Make a decision

_____c. Determine the objective

_____d. Get the facts

_____e. Weigh the facts

_____f. Recognize the problem

_____g. Take action

7. Arrange in order the levels of human needs by placing a "1" in front of the most basic need, a "2" in front of the next highest level, and so on.

_____a. Esteem

_____b. Safety

_____c. Physiological

_____d. Self-realization

_____e. Attention

8. Determine personal maturity in coping with problems.

9. Make a plan to overcome fears.

(NOTE: If activities eight and nine have not been accomplished prior to the test, ask the teacher-coordinator when they should be completed.)

COPING WITH PROBLEMS
UNIT III

ANSWERS TO TEST

1. Behavior used to cope with difficulties

2. Any four of the following:

   a. Meeting and getting along with members of the opposite sex

   b. Getting along with members of the family

   c. Getting along with the principal and the teachers

   d. Getting along with classmates, working companions, and neighbors

   e. Working out the problem of what to do with one's money

   f. Deciding what kind of job or vocation to take up, getting ready for it, and finding a job for which one is ready

   g. Making progress in a job

   h. Making decisions about religious faiths and political beliefs and adjusting one's own beliefs to those which other people hold

   i. Getting assignments done satisfactorily in school or on the job, especially when difficulties arise

   j. Facing examinations and learning how to adjust to passing or failing them

   k. Making decisions about joining clubs or organizations

   l. Deciding what to do and "facing the issue" when friends want you to do one thing and parents another

   m. Figuring out what to do about moral and ethical problems involving honesty, fair play, promises, and confidences

   n. Deciding what clothes to get, when to wear them, and how to wear them

   o. Making choices about how to spend leisure time

   p. Adjusting to serious happenings in life, such as the loss of family or friends through death, accident, or other causes

   q. Managing oneself and one's feelings when obliged to be separated from home and friends

r. Meeting and getting along with people who are either older or younger than oneself

s. Making decisions about more education for self-improvement

t. Making decisions about a change of job

3. Any five of the following:

a. Giving up too easily ("sour grapes," rationalization)

b. Blaming someone or something else

c. Acting childish

d. Doing something else when a goal or activity failed

e. Taking out feelings on another person, group, or thing

f. Daydreaming about being like someone whose traits you admire

g. Consciously forcing yourself not to think about unpleasant things

h. Developing a personality trait or physical ability to overcome a real or imagined deficiency

i. Expressing emotions as a physical symptom

j. Covering up real problems

k. Transferring emotions to another person

4. a. Choose realistic and obtainable goals

b. Follow steps to problem solving

c. Work to meet basic human needs

d. Set priorities

e. Develop determination

5. Any two of the following:

a. Give direction and purpose to actions

b. Let person know when he/she has achieved success

c. Help bring about desired conditions

d. Create self-confidence by allowing a person to experience a series of small successes

6. a. 7
   b. 5
   c. 4
   d. 2
   e. 3
   f. 1
   g. 6
7. a. 4
   b. 2
   c. 1
   d. 5
   e. 3
8. Evaluated to the satisfaction of the instructor
9. Evaluated to the satisfaction of the instructor

SECTION B
BANKING OPERATIONS

OPENING CHECKING ACCOUNTS
UNIT I

UNIT OBJECTIVE

After completion of this unit, the student should be able to open checking accounts. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with opening checking accounts to the correct definitions.
2. Match the types of bank accounts to the descriptions of the accounts.
3. Distinguish between minimum balance checking and flat rate charges.
4. Arrange in order the procedure for assigning account numbers.
5. Match types of information found on central information file (CIF) cards to the correct descriptions.
6. Arrange in order the procedure for filling out a signature card.
7. Arrange in order the procedure for ordering personalized checks for a customer.
8. Arrange in order the procedure for issuing temporary checks and deposit slips.
9. Identify the different parts of a deposit slip.
10. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.
11. Select from a list public relations skills that should be used when working with customers opening accounts.
12. Match cross selling bank services to their correct descriptions.
13. Type thank-you letter to new customer.

9

OPENING CHECKING ACCOUNTS
UNIT I

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

  A. Provide student with objective sheet.

  B. Provide student with information and assignment sheets.

  C. Make transparencies.

  D. Discuss information and assignment sheets.

  E. Obtain samples of different types of checks, signature cards, deposit slips, and CIF cards from area banks.

  F. Give test.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Horizontal Deposit Slip

    2. TM 2--Horizontal Deposit Slip (Continued)

    3. TM 3--Vertical Deposit Slip

    4. TM 4--Debit Slip

    5. TM 5--Credit Slip

  D. Assignment sheets

    1. Assignment Sheet #1--Assign Account Number

    2. Assignment Sheet #2--Complete a CIF Card

    3. Assignment Sheet #3--Prepare Signature Card

    4. Assignment Sheet #4--Order Personalized Checks

    5. Assignment Sheet #5--Issue Temporary Checks and Temporary Deposit Slips

6. Assignment Sheet #6--Fill Out Deposit Slip

7. Assignment Sheet #7--Telephone Transfer of Funds

8. Assignment Sheet #8--Cross Sell Bank Services

9. Assignment Sheet #9--Type Thank-You Letter

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references:

A. *Financial Terminology*. Dayton, Ohio: The National Cash Register Company, 1973.

B. Beckner, Caroline J. *Using Bank Services.* Washington, D.C.: The American Bankers Association, 1971.

C. *Checks: A Program Training Unit.* Washington, D.C.: The American Bankers Association, 1966.

D. *Consumer Economics: The Checking Account.* Honolulu, Hawaii: Western Curriculum Coordination Center, 1977.

E. *Selling Bank Services: A Program for Tellers.* Book V: Cross Selling. Washington, D. C.: The American Bankers Association, 1968.

OPENING CHECKING ACCOUNTS
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Checking account--Demand deposit subject to withdrawal or transferal at any time or "upon demand"

B. Check--Draft or order upon a bank, payable on demand, to be drawn upon a deposit of funds for the payment of a certain sum of money to a certain person, to that person's order, or to the bearer

C. Signature card--Card signed by each depositor and customer of the bank and used for identification purposes

D. Service charge--Fee which is charged by a bank against a depositor's account for services rendered

(NOTE: These charges vary from bank to bank.)

E. Account number--Numerical identification given to an account within a given institution or business

F. Central information file card (CIF card)--Information card on each customer that is kept in a central file

G. Deposit slip--Record of the amounts of all items deposited for credit to the depositor's account in the bank

H. Depositor--Individual, partnership, business proprietorship, corporation, organization, or association placing funds in a bank

I. Personalized check--Check which has the bank customer's name and address printed on the face of the check

J. Temporary checks--Checks issued to customers until they receive their personalized checks

K. Temporary deposit slips--Deposit slips issued to customers until they receive their personalized deposit slips

L. Debit--Any amount in dollars and cents that will decrease the balance of a liability account

(NOTE: Liabilities are the funds a bank owes.)

INFORMATION SHEET

M. Credit--Any amount in dollars and cents that will increase a balance

(NOTE: An asset is anything owned by an individual, a business, or a bank which has commercial or exchange value. An expense account is carried in the general ledger where all operating expenses are recorded.)

N. Bank-by-mail--Transactions from a depositor of the bank sent through the mail rather than handled over the counter

O. Line check--Check that has just the customer's name printed on it

(NOTE: This is not a personalized check.)

P. Draft--Signed, written order by the drawer requesting the drawee to pay a specified sum of money to, or on the order of, the payee at a future time

Q. Time deposit--Deposit payable after 30 days

R. Demand deposit--Deposits subject to withdrawal by the depositor on demand at any time the depositor elects

S. Uncollected funds--Portion of deposit balance that is not actually collected at a given time by the depository bank

T. Hold--Restriction that freezes entire balance, a specific part of an account, or in some other manner restricts payments from the account

(NOTE: When a customer deposits a large check, you should place a hold on the account until the item has been collected. If a complete withdrawal were made by the customer, and the item making up the deposit were returned dishonored, the bank would stand to lose money if the customer could not be located or could not pay back the money.)

U. Identification card--Card issued to customers showing their signature and account number

V. Bank draft--Check drawn by one bank against funds deposited to its account in another bank

W. Cashier's check--Check drawn by a bank on itself and signed by the cashier or other authorized officer

X. Certified check--Check of a depositor drawn on a bank upon the face of which the bank has stamped the words Accepted or Certified with the date and signature of an officer or some other authorized employee of the bank

INFORMATION SHEET

Y. Dividend check--Check issued by a corporation to pay dividends on its stock

Z. Demand draft--Draft payable immediately upon demand or presentation to the drawee

AA. Money order--Instrument sold by banks to customers for a fee

BB. Promissory note--Written promise made by the maker to pay a certain sum in money to the payee, or to payee's order, on demand or on a future date

CC. Time draft--Draft payable 30, 60, or 90 days after its date of issuance or acceptance

DD. Negotiable instrument--Unconditional written order or promise to pay money; can be transferred by one person to another

II. Types of bank accounts

A. Individual checking account--Account owned by one person who may authorize another person to write checks on account as long as that person is living

B. Joint checking account--Allows two or more persons to write checks against the account and requires two or more signatures on the signature card

(NOTE: A joint account agreement provides for a right of survivorship. When such an agreement exists, each tenant authorizes the bank, in the event of his or her death, to deal with the survivor as the sole and absolute owner of all funds on deposit. However, if the agreement does not provide for the right of survivorship, the death of a co-tenant severs the joint tenancy.)

C. Corporate checking account--Only officers of the business are authorized to transact financial business of the corporation; names of those persons designated by the corporation must appear on the signature card

(NOTE: When a corporate account is opened, the basis for all banking transactions is a certified copy of a corporate resolution adopted by the board of directors. This resolution authorizes the opening of the account and defines the authority vested in each of its officers who may sign and otherwise conduct the business of the corporation with the bank. The corporate seal is required on the signature card.)

INFORMATION SHEET

D. Business checking accounts

   1. Proprietorship

      a. Refers to a regular business without any officers

      b. Requires authorized signatures of those writing checks against the account to appear on the signature card

   2. Partnership

      a. Refers to a business formed by two people

      b. Requires authorized signatures of those writing checks against the account to appear on the signature card

   3. Organization

      a. Operates on a nonprofit basis

         Examples: Bowling leagues or civic groups

      b. Requires authorized signatures of those writing checks against the account to appear on the signature card

III. Types of service charges

(NOTE: Each bank has its own type of service charges, which are based on competition.)

A. Average or Minimum Balance Checking (ABC)

   1. Customer keeps a set balance in the account

      (NOTE: Set balance varies from bank to bank.)

   2. If the balance drops below the set balance, the customer is then charged 10¢ per check

   3. Those customers whose balances often fluctuate usually have this type of service charge

   4. Service charge is figured on an average monthly basis

B. Regular or Flat Rate Charge

(NOTE: This may not apply in some institutions.)

   1. Refers to a wide range of balances

   2. Fee that is charged depends upon the set balances

      (NOTE: The set balances vary from bank to bank.)

INFORMATION SHEET

3. Customers who write a lot of checks benefit most from this type of service charge

4. Service charge is figured on a daily basis

IV. Procedure for assigning account numbers (Assignment Sheet #1)

A. Check book of checking account numbers

B. Assign account number

C. Cross out existing number so next account number will be ready for assignment

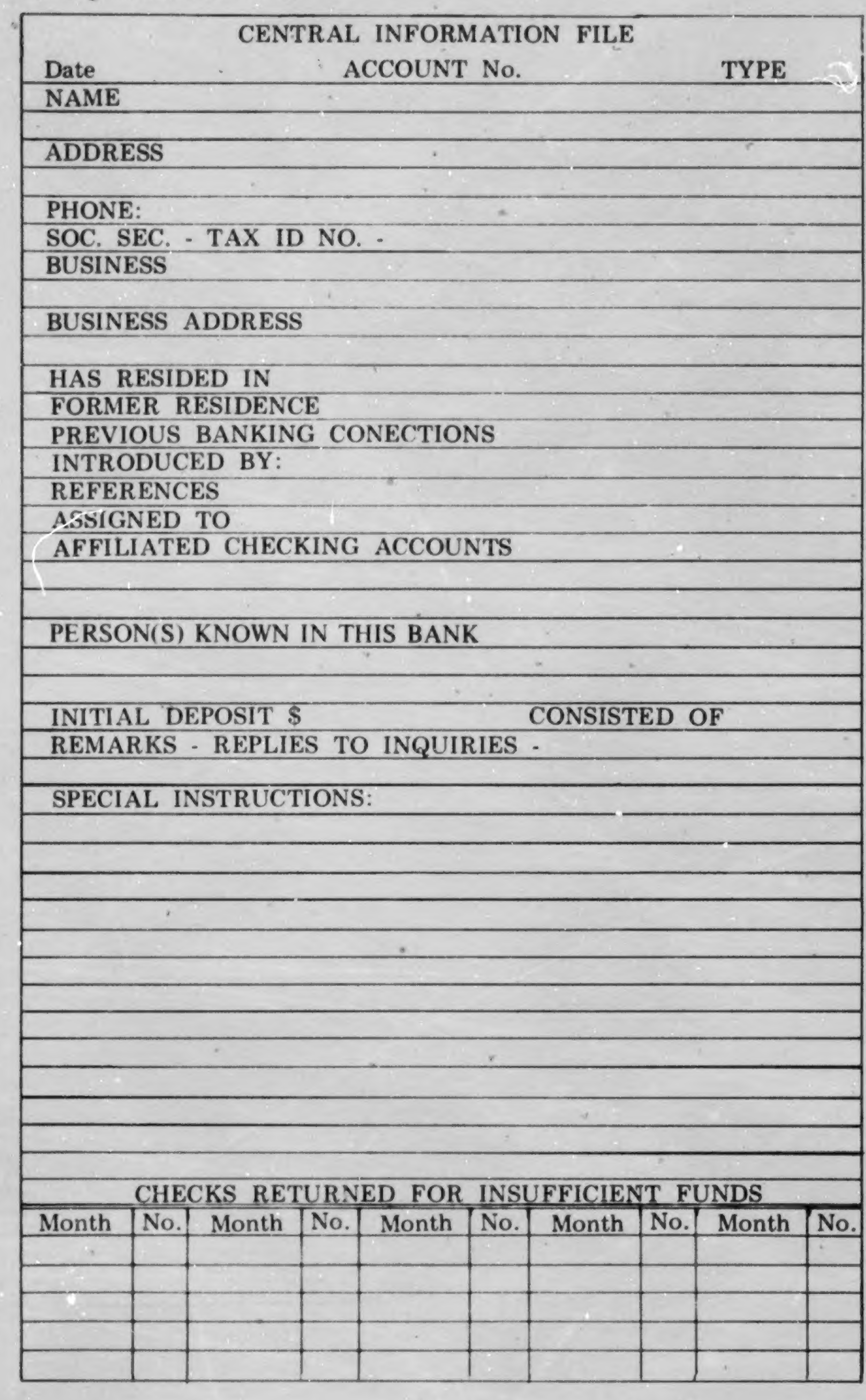
(NOTE: Some banks write the name of the new account beside the account number.)

D. Date number to show when the account was opened

E. Initial number to show who opened account

INFORMATION SHEET

V. Types of information found on central information file card (CIF card) (Assignment Sheet #2)



CENTRAL INFORMATION FILE

Date ACCOUNT No. TYPE

NAME

ADDRESS

PHONE:

SOC. SEC. - TAX ID NO. -

BUSINESS

BUSINESS ADDRESS

HAS RESIDED IN

FORMER RESIDENCE

PREVIOUS BANKING CONECTIONS

INTRODUCED BY:

REFERENCES

ASSIGNED TO

AFFILIATED CHECKING ACCOUNTS

PERSON(S) KNOWN IN THIS BANK

INITIAL DEPOSIT $ CONSISTED OF

REMARKS - REPLIES TO INQUIRIES -

SPECIAL INSTRUCTIONS:

CHECKS RETURNED FOR INSUFFICIENT FUNDS

Month	No.	Month	No.	Month	No.	Month	No.	Month	No.

INFORMATION SHEET

A. Date--When account was opened

B. Account number--Used for reference in CIF

C. Type--Type of checking account opened or type of service charge to be deducted

(NOTE: The type of service charge is usually abbreviated by using the first letter of the type, e.g., minimum, M; average balance, ABC; regular, R; flat rate, FR.)

D. Name--Name(s) of person(s) opening account

E. Address--Box number, street address, or rural route number and city, state, and zip code

F. Phone--Home phone number and business phone, if available

(NOTE: This is important because the bank may need to reach a customer during the day.)

G. Social security or tax identification number--Requested for identification purposes

H. Business--Place of employment or type of business if self-employed

I. Business address--Box number, street address, or rural route number and city, state, and zip code

J. Has resided in--Present location and length of time

K. Former residence--Box number, street address, or rural route number and city, state, and zip code

L. Previous banking connections--Last bank where customer had a checking account

M. Introduced by--Information concerning how the customer found out about the bank

Examples: Relative, friend, advertisements, liked the looks of bank, first bank seen

N. References--Name and complete address of someone who can vouch for the customer and/or major credit cards

O. Assigned to--Name of officer to whom new customer is assigned

(NOTE: This is usually filled in when the customer makes application for loan. However, this is an in-house matter and should not be discussed with the customer.)

INFORMATION SHEET

P. Affiliated checking accounts--Any existing account(s) with this bank under a different name or names along with account number(s)

Q. Person(s) known in this bank--Names of friends and/or relatives currently working in bank

R. Initial deposit--Dollar and cent amount customer is depositing

S. Consisted of--Indicates whether deposit was coin, currency, check, or a combination of the three

T. Remarks-Replies to inquiries--Repeat check order and usually any type of information that would be helpful to bank personnel in dealing with customer

U. Special instructions--Used to indicate if customer wants funds transferred from one account to another each month or perhaps have a loan payment made automatically each month

VI. Procedure for filling out a signature card (Assignment Sheet #3)

A. Type the name of the person, persons, or business opening the account

(NOTE: If the account is a business account, indicate in the upper left hand corner the type of business, such as proprietorship, partnership, or organization.)

B. Type the account number

C. Type the date when the card was signed by the customer(s)

D. Have customer(s) sign signature card

(NOTE: Be sure to emphasize that customers sign their signature card the way they intend to sign their checks. This is to insure that the bank will "honor" or pay the check rather than return it. If one or more of the customers is not present, have the party present sign two cards, one to be filed temporarily and the other to be signed by those not present. After the card is completed, the customer should either bring or mail the card to the bank at which time the temporary card will be pulled and replaced by the completed one. Be sure to advise the customer whose signature appears on the temporary signature card that he/she is the only one who can write checks on that account until all authorized signatures have been received.)

BSL - 13-B

INFORMATION SHEET

INDIVIDUAL SIGNATURE CARD

INDIVIDUAL ACCOUNT

Account of

Belinda Baker

Account No. 11-1468

Date 10/13/75

THE STUDENTS' BANK OF OKLAHOMA

Below is the authorized signature to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

Belinda Baker

POWER OF ATTORNEY

Account of

Date

Account no. ____________________

I appoint ______________________________, whose signature appears hereon, my attorney in fact with full power to transact all business relative to (my) (our) checking account to the same extent that (I) (we) can transact such business. Said power included authority to endorse items for deposit, sign checks on the acccount and to make withdrawals therefrom.

(Signature of Principal)

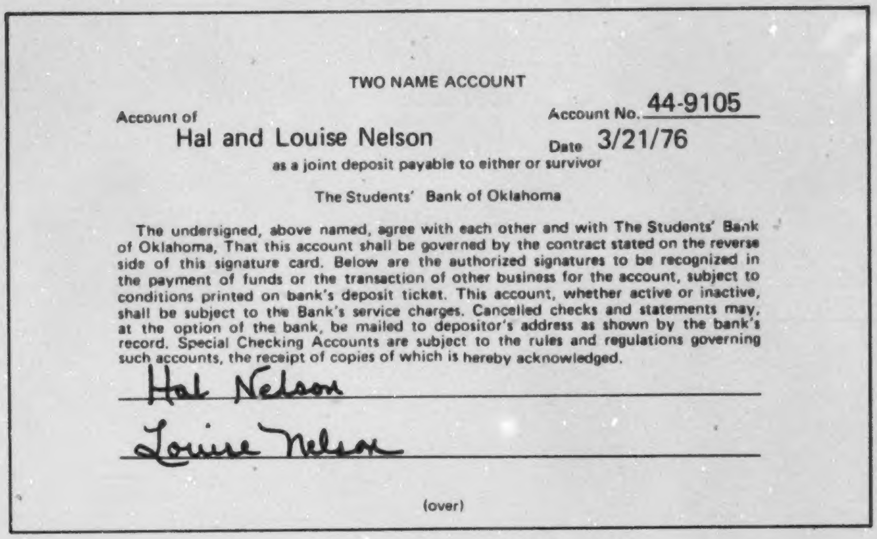
(Signature of Attorney)

(Signature of Principal)

14-B

INFORMATION SHEET

JOINT SIGNATURE CARD



TWO NAME ACCOUNT

Account of Hal and Louise Nelson

Account No. 44-9105

Date 3/21/76

as a joint deposit payable to either or survivor

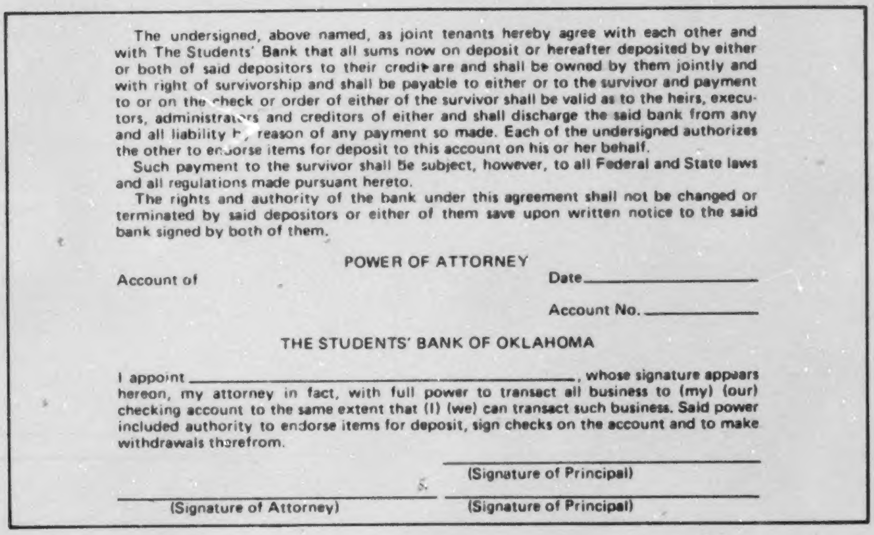
The Students' Bank of Oklahoma

The undersigned, above named, agree with each other and with The Students' Bank of Oklahoma, That this account shall be governed by the contract stated on the reverse side of this signature card. Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for the account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

Hal Nelson

Louise Nelson

(over)



The undersigned, above named, as joint tenants hereby agree with each other and with The Students' Bank that all sums now on deposit or hereafter deposited by either or both of said depositors to their credit are and shall be owned by them jointly and with right of survivorship and shall be payable to either or to the survivor and payment to or on the check or order of either of the survivor shall be valid as to the heirs, executors, administrators and creditors of either and shall discharge the said bank from any and all liability by reason of any payment so made. Each of the undersigned authorizes the other to endorse items for deposit to this account on his or her behalf.

Such payment to the survivor shall be subject, however, to all Federal and State laws and all regulations made pursuant hereto.

The rights and authority of the bank under this agreement shall not be changed or terminated by said depositors or either of them save upon written notice to the said bank signed by both of them.

POWER OF ATTORNEY

Account of

Date ____________

Account No. ____________

THE STUDENTS' BANK OF OKLAHOMA

I appoint ______________________________, whose signature appears hereon, my attorney in fact, with full power to transact all business to (my) (our) checking account to the same extent that (I) (we) can transact such business. Said power included authority to endorse items for deposit, sign checks on the account and to make withdrawals therefrom.

____________________ (Signature of Principal)

____________________ (Signature of Attorney)

____________________ (Signature of Principal)

BSL - 15-B

INFORMATION SHEET

CORPORATE SIGNATURE CARD

(Please type or print)

CORPORATE ACCOUNT OF XYZ, Inc. Account No. 34-1515

ADDRESS 2878 South Van Buren
Enid, OK 73701 Date 1/24/77

THE STUDENTS' BANK OF OKLAHOMA

Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record.

SPECIMEN SIGNATURES

Henry Blubaugh TITLE President
Vivian Calahan TITLE Secretary
Chuck Evans TITLE Treasurer
TITLE

(PLEASE TYPE OR PRINT)

RESOLVED THAT Mr. Henry Blubaugh President
or Mrs. Nita Myers Vice-President
or Miss Vivian Calahan Secretary
or Mr. Chuck Evans Treasurer

of this corporation be and they are hereby severally authorized to transact financial business of the corporation with The Students' Bank of Oklahoma, to endorse by rubber stamp or otherwise, and deposit, any checks, drafts or evidence of indebtedness for the corporation, and to sign and deliver checks against and withdraw funds on the account of

the corporation. 3 Signature(s) shall be required on checks against the account.

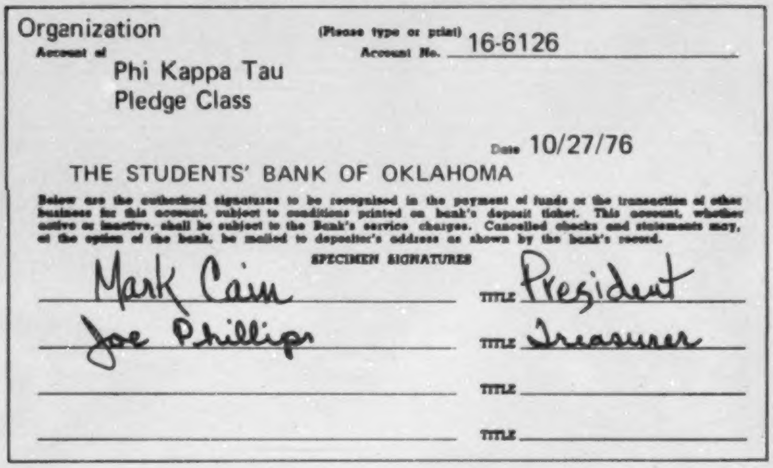
This supersedes all prior authorizations which are hereby cancelled.
I hereby certify that the foregoing is a full, true and correct copy of a resolution regularly adopted by the

Board of Directors of XYZ, Inc.
and that the same is in full force; That the signatures on the back hereof are genuine and of the respective officers of said corporation as designated thereon.

WITNESS my hand and seal of said corporation this 24 day of Jan. 19 77

Vivian Calahan
(SEAL) (SIGN)
Secretary

INFORMATION SHEET
BUSINESS SIGNATURE CARD
PROPRIETORSHIP, PARTNERSHIP AND ORGANIZATION



Organization
Account of Phi Kappa Tau
Pledge Class

(Please type or print)
Account No. 16-6126

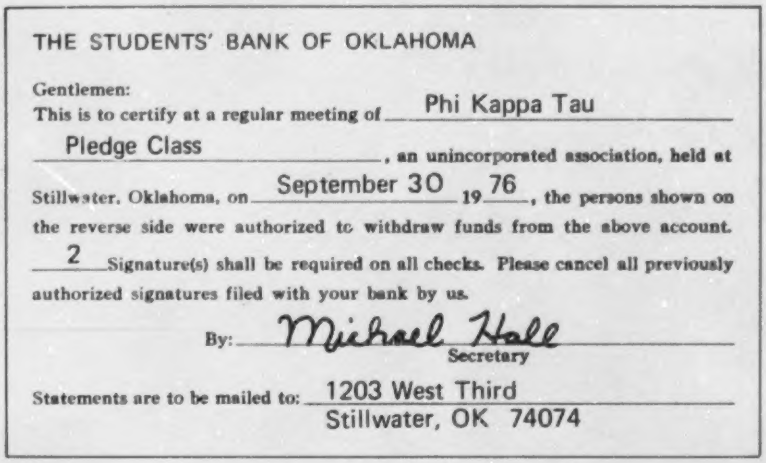
Date 10/27/76

THE STUDENTS' BANK OF OKLAHOMA

Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record.

SPECIMEN SIGNATURES

Mark Cain TITLE President
Joe Phillips TITLE Treasurer
TITLE
TITLE



THE STUDENTS' BANK OF OKLAHOMA

Gentlemen:
This is to certify at a regular meeting of Phi Kappa Tau Pledge Class, an unincorporated association, held at Stillwater, Oklahoma, on September 30 19 76, the persons shown on the reverse side were authorized to withdraw funds from the above account. 2 Signature(s) shall be required on all checks. Please cancel all previously authorized signatures filed with your bank by us.

By: Michael Hall
Secretary

Statements are to be mailed to: 1203 West Third
Stillwater, OK 74074

VII. Procedure for ordering personalized checks (Assignment Sheet #4)

A. Show customer example book of various types of checks

B. Inform customer of the price of the checks

(NOTE: Checks vary in price, depending on the number ordered and the style of check the customer wishes.)

C. Discuss billing procedure of checks

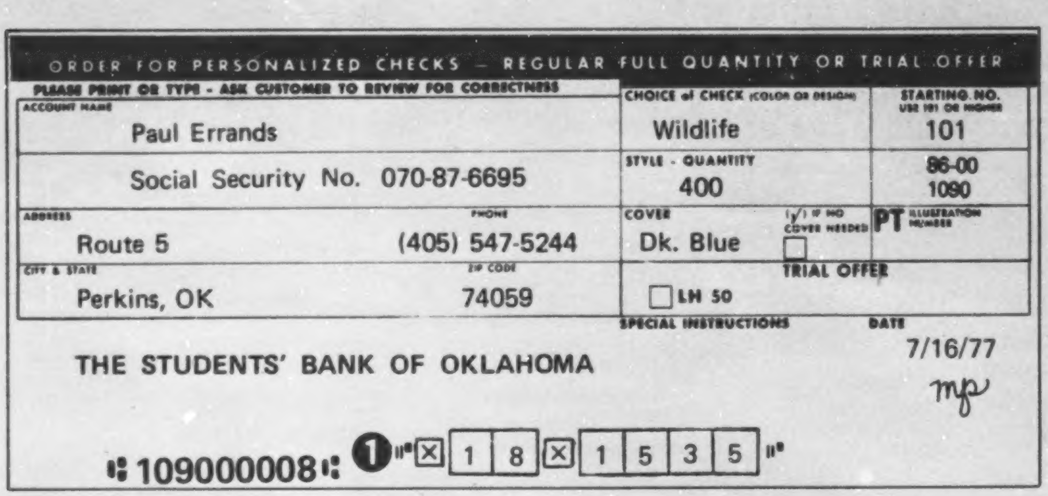
(NOTE: The customer does not need to send any money nor does he/she receive a bill. The amount will automatically be deducted from the account. Then, when the customer receives a statement, he/she will adjust the checkbook accordingly.)

D. Have customer select a check cover free of charge

INFORMATION SHEET

E. Type check order while customer is there

(NOTE: This is done so customers can check to see if there are any errors before they receive the checks.)



ORDER FOR PERSONALIZED CHECKS — REGULAR FULL QUANTITY OR TRIAL OFFER

PLEASE PRINT OR TYPE - ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME Paul Errands		CHOICE of CHECK (COLOR OR DESIGN) Wildlife		STARTING NO. USE 101 OR HIGHER 101
Social Security No. 070-87-6695		STYLE - QUANTITY 400		86-00 1090
ADDRESS Route 5	PHONE (405) 547-5244	COVER Dk. Blue	(✓) IF NO COVER NEEDED ☐	PT ILLUSTRATION NUMBER
CITY & STATE Perkins, OK	ZIP CODE 74059	☐ LH 50	TRIAL OFFER	

SPECIAL INSTRUCTIONS

DATE 7/16/77

mp

THE STUDENTS' BANK OF OKLAHOMA

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F. Inform the customer it takes about one (1) week to receive the order

G. Have customer look checks over when received in mail to insure they are correct

VIII. Procedure for issuing temporary checks and deposit slips (Assignment Sheet #5)

(NOTE: Some banks require a minimum deposit before opening an account. Also, the bank has the right to refuse to open an account for a customer.)

A. Give customer temporary check packet

(NOTE: The customer must have made a deposit before temporary checks can be issued. This is to insure that there will be funds in the account to cover the check charge.)

B. Explain identification card to the customer

(NOTE: The customer should know that there will be a period of time before the bank employees know or recognize a customer, and they will often be asked for some type of identification.)

C. Show customer temporary checks and deposits

(NOTE: If customers use all of the temporary checks and deposits issued to them before their check order arrives, advise them to come back to the bank and ask for more.)

INFORMATION SHEET

IX. Parts of a deposit slip (Transparencies 1-3, Assignment Sheet #6)

  A. Name of depositor

  B. Complete address of depositor

  C. Depositor's account number

  D. Date of deposit

  E. Amount to be deposited separated into currency, coin, or check

  F. Total of checks, currency, and coin

  G. Customer's initials for cash deducted

  H. Net deposit to be credited to account

  (NOTE: If a customer receives cash back from a deposit, the customer should initial the deposit slip as proof that she/he received the cash.)

X. Telephone procedure for transferring funds from one account to another (Transparencies 4 and 5, Assignment Sheet #7)

  A. Ask for the name of the customer as it is carried on the account

  B. Ask for the customer's complete address

  (NOTE: The information received in A and B is used to mail the customer a copy of the transfer.)

  C. Ask the customer for phone number

  (NOTE: In the process of transferring funds sometimes a problem arises, and you need to contact the customer immediately. If this happens, you have a number to call.)

  D. Ask the customer for account numbers

  E. Ask the customer for the amount to be transferred

  F. Check account to see if there are sufficient funds

  G. Type debit slip for account from which money will be deducted using customer's name, account number, and amount to be transferred

  (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

INFORMATION SHEET

H. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

(NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

I. Varify by repeating information back to customer

J. Take original slips to teller

K. Mail carbon copy to customer

XI. Public relations skills to use when working with customers opening accounts

(NOTE: Since you are the first person a customer deals with in the bank, you are the "IMAGE" of the bank.)

A. Greet customers with a smile

B. Ask if you may help customers

C. Try making customers feel very much at ease

(NOTE: You will find that some customers will feel that you are prying, don't think some things are any of your business, have had a bad day, or any number of things. At these times, you must remember you are a public servant, and it's your job to see that the customer is satisfied. So remember -- SMILE and be FRIENDLY!)

D. Issue package of bank policies and procedures and explain them

(NOTE: Make sure customers understand everything you explain to them so they will feel as if they are a part of the bank.)

E. Express thanks for opening an account with the bank

F. Extend your wish that they have a pleasant day

G. Let customers know they should feel free to call or come in at any time if they have a problem

XII. Cross selling bank services (Assignment Sheet #8)

(NOTE: As a new accounts person, it will be your responsibility to inform customers of the many other services offered by your bank. Not only will you inform customers of these services, but you should also tell customers how these services could benefit them.)

INFORMATION SHEET

A. Loans

  1. Helps prevent cashing securities before maturity

  2. Insures not making a large withdrawal from savings

  3. May spread tax payments over a period of time rather than in one lump sum

B. Safe deposit box

  1. Safe place to keep securities

  2. Place to file loan or mortgage papers that have been paid off

  3. Place to put traveler's checks that have been purchased

C. Traveler's checks

  1. Safer to carry than cash when traveling

  2. Convenient to purchase when there will be a temporary change of address rather than closing the account

D. Trust services

  1. Helps settle estates

  2. Administers trusts, guardianships, and conservatorships

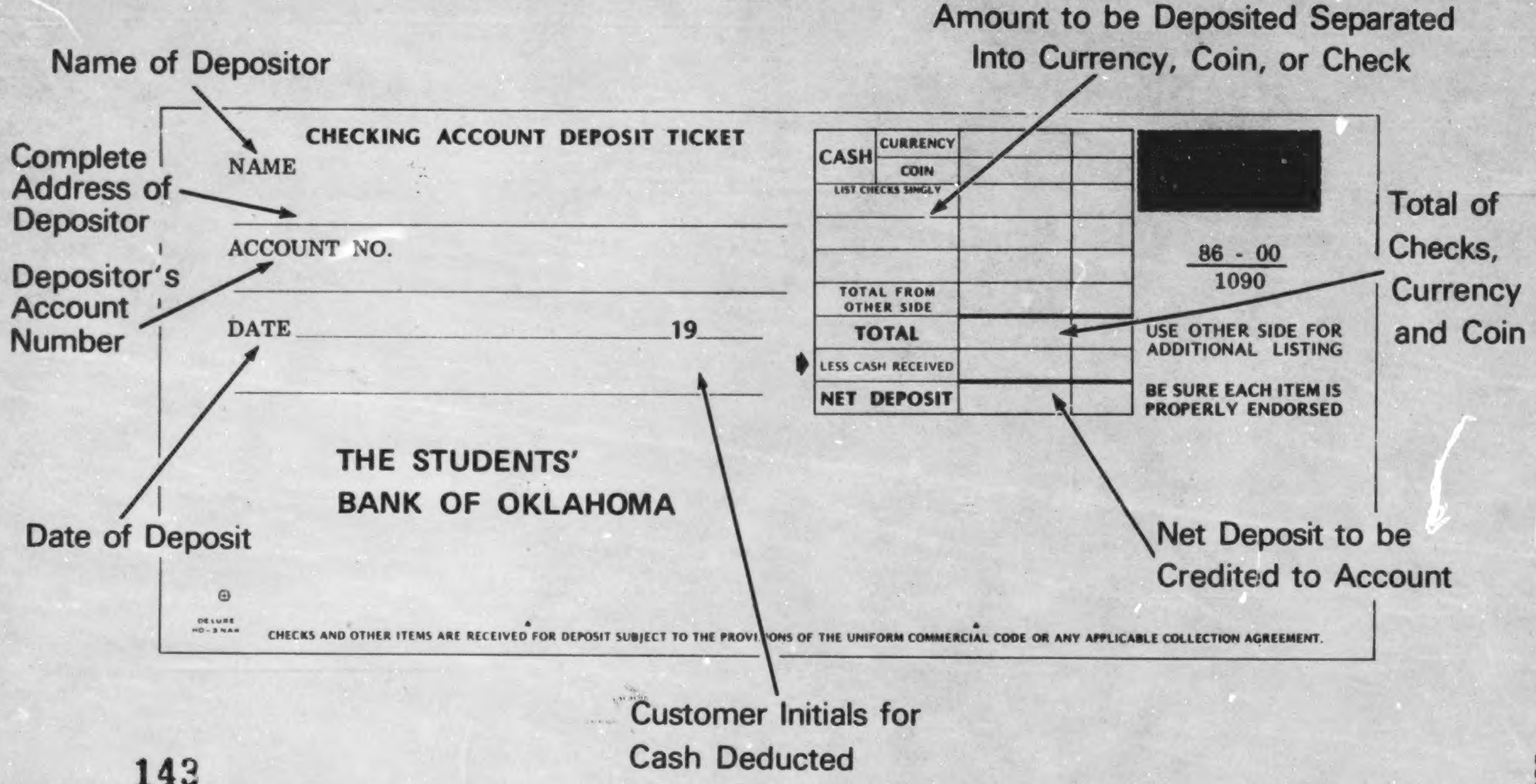
  3. Acts as a performing agency for individuals and business organizations, as well as every kind of institution, association, or group enterprise having need

  4. Acts as trustee under corporate indenture when a corporation wishes to borrow money by the sale of its bonds

  5. Cooperates with attorneys, accountants, and life underwriters in planning estates

Horizontal Deposit Slip

Front



Amount to be Deposited Separated Into Currency, Coin, or Check

Name of Depositor

Complete Address of Depositor

Depositor's Account Number

Date of Deposit

Total of Checks, Currency and Coin

Net Deposit to be Credited to Account

Customer Initials for Cash Deducted

CHECKING ACCOUNT DEPOSIT TICKET

NAME

ACCOUNT NO.

DATE ____________ 19____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

86 - 00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

DELUXE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

BSL - 23-B

Horizontal Deposit Slip

(Continued)

Back

CHECKS LIST SINGLY	DOLLARS	CENTS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
TOTAL		

ENTER TOTAL ON THE FRONT OF THIS TICKET

TM 1

BSL - 25-B

Vertical Deposit Slip

DEPOSITED WITH

THE STUDENTS' BANK OF OKLAHOMA

____

____

________________________ 19 ______

ACCOUNT NO

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card.

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
TOTAL		

PLEASE ENDORSE ALL CHECKS AND DRAFTS.

TM 3

Debit Slip

DEBIT ____________________ ACCOUNT NUMBER

DATE ____________ APPROVED BY ____________ TOTAL

Credit Slip

CREDIT	ACCOUNT NUMBER	
DATE APPROVED BY TOTAL		

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #1--ASSIGN ACCOUNT NUMBER

You are ready to assign an account to Dean Hildebrand. On page twelve of the book of check numbers, you find the following information. Using this sheet, assign Dean Hildebrand an account number.

~~17-1189~~ 3-10-77 hr
~~17-1190~~ 3-12-77 hr
~~17-1191~~ 4-13-77 sm
~~17-1192~~ 4-13-77 sf
~~17-1193~~ 4-13-77 th
~~17-1194~~ 4-13-77 th
~~17-1195~~ 4-20-77 hr
~~17-1196~~ 5-3-77 sf
~~17-1197~~ 5-5-77 sf
~~17-1198~~ 5-10-77 sm
~~17-1199~~ 5-18-77 sm

~~17-1200~~ 5-24-77 th
~~17-1201~~ 5-24-77 th
~~17-1202~~ 5-24-77 th
17-1203
17-1204
17-1205
17-1206
17-1207
17-1208
17-1209
17-1210

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #2--COMPLETE A CIF CARD

As an employee of a bank, you are often required to open a checking account for residents or businesses. Type the information given below on the CIF card shown on the next page.

It is October 3, and you are about to open your sixth account for The Students' Bank of Oklahoma today. The young man at your desk introduces himself as Dean Hildebrand. Dean tells you he has just moved to Stillwater from Weatherford one week ago (9-26). Mercury Marine Construction, located at 3003 North Perkins Road in Stillwater, has hired him as a field representative. As a matter of fact, when he was looking for a bank, some of his co-workers suggested The Students' Bank of Oklahoma. Dean feels he won't be writing many checks so you suggest a minimum balance charge plan. He would like his statements to be sent to 1201 East Lincoln, Stillwater, OK 74074. Dean's new telephone number is 377-4467. He hands you two $50 bills, seven $20 bills, and a check for $500. You notice the check is drawn on the First National Bank of Weatherford, and you ask him if he banked there before he came to Stillwater. He said he did. When you ask for an endorsement on his check, you also ask for some type of identification. He shows you his social security card (number 404-45-0503). When asked for a reference, he asks if a credit card is acceptable and also tells you he has a friend that is a teller here, Bob Reed. You say that any major credit card is fine, and he gives you his BankAmericard #5340705461592. Dean is assigned account number 17-1203.

BSL - 35-B

ASSIGNMENT SHEET #2

(NOTE: Before typing, cut out CIF card.)

CENTRAL INFORMATION FILE

Date ACCOUNT No. TYPE
NAME
ADDRESS
PHONE:
SOC. SEC. - TAX ID NO. -
BUSINESS
BUSINESS ADDRESS
HAS RESIDED IN
FORMER RESIDENCE
PREVIOUS BANKING CONECTIONS
INTRODUCED BY:
REFERENCES
ASSIGNED TO
AFFILIATED CHECKING ACCOUNTS
PERSON(S) KNOWN IN THIS BANK
INITIAL DEPOSIT $ CONSISTED OF
REMARKS - REPLIES TO INQUIRIES -
SPECIAL INSTRUCTIONS:

CHECKS RETURNED FOR INSUFFICIENT FUNDS

Month	No.	Month			No.	Month	No.	Month	No.

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #3--PREPARE SIGNATURE CARD

Type a signature card for Dean Hildebrand using the information given on the CIF card from Assignment Sheet #2.

(NOTE: Before typing, cut out signature card.)

INDIVIDUAL ACCOUNT

Account of

Account No. ____________________

Date

THE STUDENTS' BANK OF OKLAHOMA

Below is the authorized signature to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

______________________________ __________ ______________

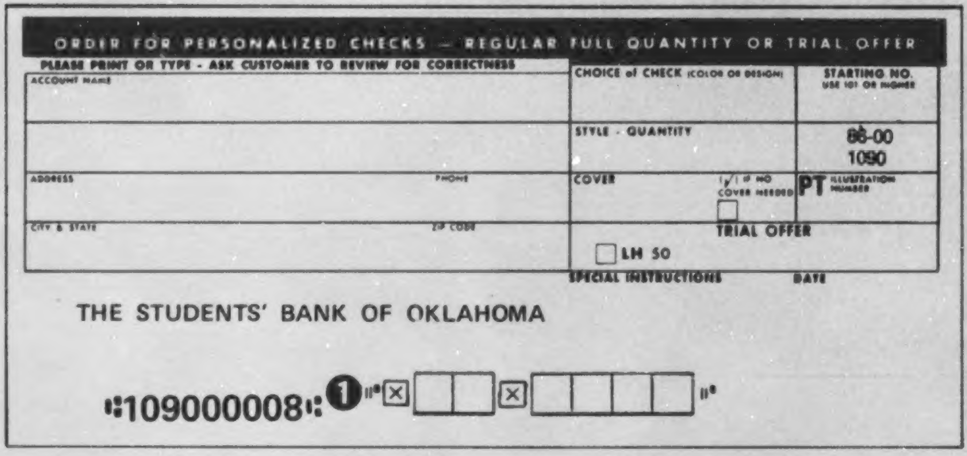
____

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #4--ORDER PERSONALIZED CHECKS

After looking at the different examples of checks, Dean decides to order 200 of the wildlife series. He also chooses the burnt earth cover. Dean specifically asks that his social security number be put on the checks. Refer to the CIF card found on Assignment Sheet #2. Using the CIF card and the above information, type Dean's check order.

(NOTE: Before typing, cut out the order blank shown below.)



ORDER FOR PERSONALIZED CHECKS — REGULAR FULL QUANTITY OR TRIAL OFFER

PLEASE PRINT OR TYPE - ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME

ADDRESS PHONE

CITY & STATE ZIP CODE

CHOICE of CHECK (COLOR OR DESIGN)

STARTING NO. USE 101 OR HIGHER

STYLE - QUANTITY

86-00
1090

COVER

(✓) IF NO COVER NEEDED ☐

PT ILLUSTRATION NUMBER

TRIAL OFFER

☐ LH 50

SPECIAL INSTRUCTIONS

DATE

THE STUDENTS' BANK OF OKLAHOMA

⑆109000008⑆❶⑈☒☐☐☒☐☐☐☐⑈

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #5--ISSUE TEMPORARY CHECKS AND TEMPORARY DEPOSIT SLIPS

Using the checks and deposit slips provided, type Dean's account number (17-1203) in the appropriate spaces.

(NOTE: Before typing, cut out temporary checks and temporary deposit slips.)

86-00/1090

No.________

__________19____

PAY TO THE ORDER OF________________________________$__________

____DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

____

⑆109000008⑆

86-00/1090

No.________

__________19____

PAY TO THE ORDER OF________________________________$__________

____DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

____

⑆109000008⑆

ASSIGNMENT SHEET #5

86-00
1090

No.________

__________19____

PAY TO THE
ORDER OF________________________________$__________

____DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

____

⑆109000008⑆

CHECKING ACCOUNT DEPOSIT TICKET

NAME

____

____

DATE____________________19______

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

BSL - 45-B

ASSIGNMENT SHEET #5

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

DATE ______________________ 19 ____

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

DATE ______________________ 19 ____

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #6--FILL OUT DEPOSIT SLIP

Dean Hildebrand's deposit (account number 17-1203) on October 3 consisted of two $50 bills, seven $20 bills, and a check for $500 drawn against the First National Bank of Weatherford. Using this information, type the deposit slip.

(NOTE: Before typing, cut out the deposit slip.)

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________________

____

DATE ______________________________ 19 ______

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

* CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #7--TELEPHONE TRANSFER OF FUNDS

Transferring funds from one account to another is quite common in a bank. Type the information given below on the debit and credit slips shown on the following pages.

Jane Cole called today and wanted $168.70 transferred from her checking account (#12-2284) to savings (#44-7150). Her address is 401 Jones Street, Duncan, Oklahoma 73533. She can be reached at (405) 789-0412.

(NOTE: Before typing, cut out the debit and credit slips on the following pages.)

ASSIGNMENT SHEET #7

ACCOUNT NUMBER

DEBIT

DATE

APPROVED BY

TOTAL

ACCOUNT NUMBER

DEBIT

DATE

APPROVED BY

TOTAL

ASSIGNMENT SHEET #7

CREDIT ____________________

ACCOUNT NUMBER

DATE ____________________ APPROVED BY ____________________ TOTAL

CREDIT ____________________

ACCOUNT NUMBER

DATE ____________________ APPROVED BY ____________________ TOTAL

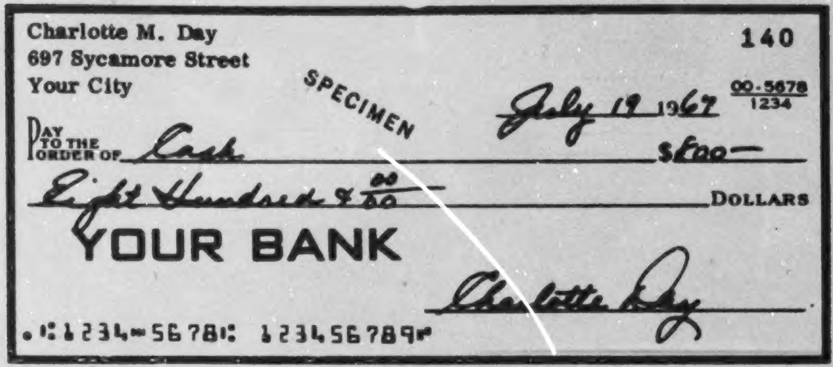
OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #8--CROSS SELL BANK SERVICES

1. Which of the bank services, if any, is indicated by each of the following transactions? Place your answers in the blanks provided.

a. ______________________________

A woman hands you the following and says, "Please hurry--I've got to catch a plane in an hour."



Charlotte M. Day
697 Sycamore Street
Your City

140

SPECIMEN

July 19 1967

00-5678
1234

PAY TO THE ORDER OF Cash $800—

Eight Hundred & 00/00 DOLLARS

YOUR BANK

Charlotte Day

:1234-5678: 123456789

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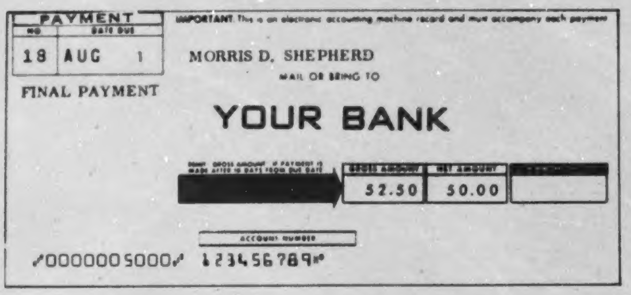
b. ______________________________

A young man wearing sunglasses hands you $50 with the following and remarks, "Now that my car's paid off, I think I'll buy a motorcycle."



PAYMENT

NO	DATE DUE
18	AUG 1

FINAL PAYMENT

IMPORTANT This is an electronic accounting machine record and must accompany each payment

MORRIS D. SHEPHERD

MAIL OR BRING TO

YOUR BANK

REMIT GROSS AMOUNT IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE

GROSS AMOUNT	NET AMOUNT	
52.50	50.00	

ACCOUNT NUMBER

/0000005000/ 123456789

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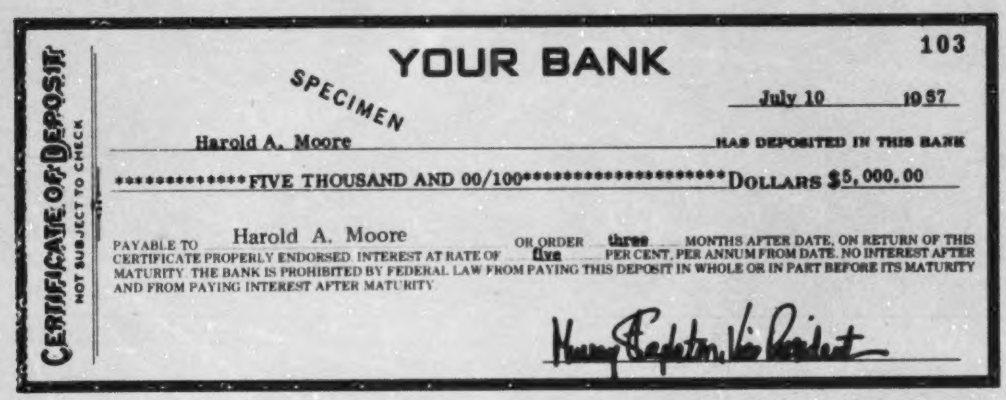
ASSIGNMENT SHEET #8

c. ______________________________

Today is September 1, 1967 and a young man asks to cash the following:



CERTIFICATE OF DEPOSIT
NOT SUBJECT TO CHECK

YOUR BANK

103

SPECIMEN

July 10 1967

Harold A. Moore HAS DEPOSITED IN THIS BANK

*************FIVE THOUSAND AND 00/100**********************DOLLARS $5,000.00

PAYABLE TO Harold A. Moore OR ORDER three MONTHS AFTER DATE, ON RETURN OF THIS CERTIFICATE PROPERLY ENDORSED. INTEREST AT RATE OF five PER CENT, PER ANNUM FROM DATE. NO INTEREST AFTER MATURITY. THE BANK IS PROHIBITED BY FEDERAL LAW FROM PAYING THIS DEPOSIT IN WHOLE OR IN PART BEFORE ITS MATURITY AND FROM PAYING INTEREST AFTER MATURITY.

Vice President

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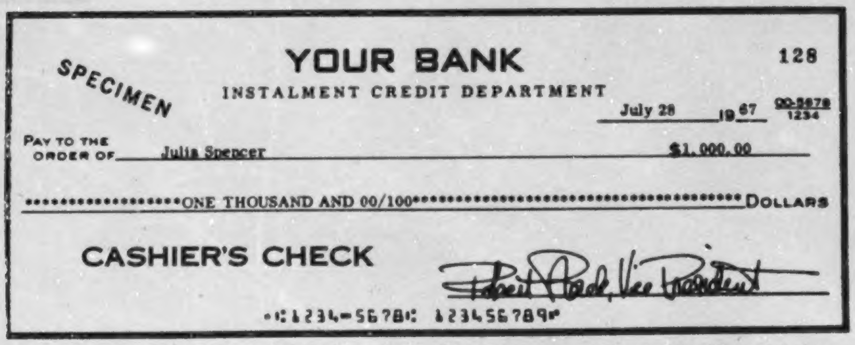
d. ______________________________

A woman cashes the following and says, "Will I ever be glad to get out of the city for awhile."



YOUR BANK

INSTALMENT CREDIT DEPARTMENT

128

SPECIMEN

July 28 1967 90-5678/1234

PAY TO THE ORDER OF Julia Spencer $1,000.00

******************ONE THOUSAND AND 00/100**************************************DOLLARS

CASHIER'S CHECK

Vice President

⑈⑆1234-5678⑆ 123456789⑈

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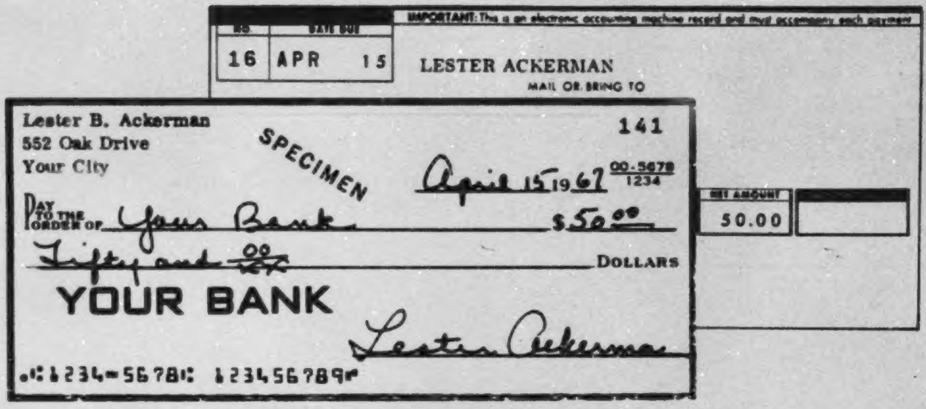
ASSIGNMENT SHEET #8

e. ______________________________

A man hands you the following and remarks, "I wish I hadn't borrowed this because I could really use some extra money now."



IMPORTANT: This is an electronic accounting machine record and must accompany each payment

NO.	DATE DUE
16	APR 15

LESTER ACKERMAN

MAIL OR BRING TO

NET AMOUNT 50.00

Lester B. Ackerman
552 Oak Drive
Your City

SPECIMEN

141

April 15 1967

00-5678
1234

PAY TO THE ORDER OF Your Bank $50.00

Fifty and 00/xx DOLLARS

YOUR BANK

Lester Ackerman

:1234-5678: 123456789

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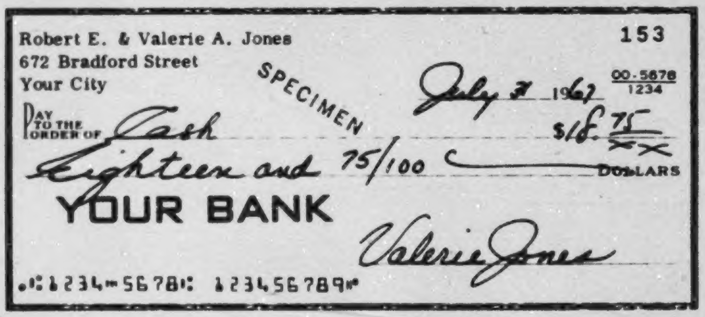
f. ______________________________

A woman hands you the following and asks for a Series E U. S. Government savings bond to be made out to Robert E. Jones.



Robert E. & Valerie A. Jones
672 Bradford Street
Your City

SPECIMEN

153

July 7 1967

00-5678
1234

PAY TO THE ORDER OF Cash $18.75/xx

Eighteen and 75/100 DOLLARS

YOUR BANK

Valerie Jones

:1234-5678: 123456789

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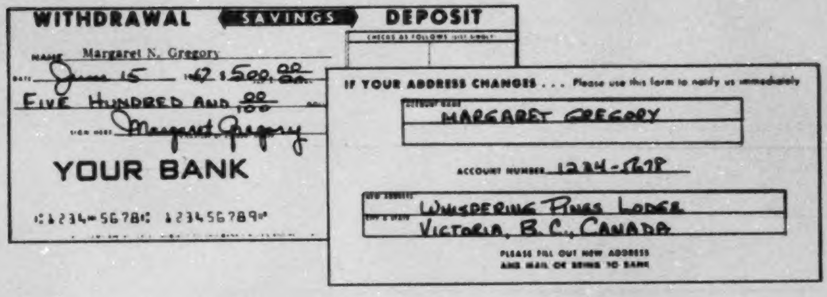
ASSIGNMENT SHEET #8

g. ______________________________

A young woman hands you the following:



WITHDRAWAL SAVINGS **DEPOSIT**

CHECKS AS FOLLOWS (LIST SINGLY)

NAME Margaret N. Gregory

DATE June 15 19 62 $ 500.00

FIVE HUNDRED AND 00/100

SIGN HERE Margaret Gregory

YOUR BANK

⑆1234⑉5678⑆ 123456789⑈

IF YOUR ADDRESS CHANGES . . . Please use this form to notify us immediately

MARGARET GREGORY

ACCOUNT NUMBER 1234-5678

WHISPERING PINES LODGE

VICTORIA, B.C., CANADA

PLEASE FILL OUT NEW ADDRESS
AND MAIL OR BRING TO BANK

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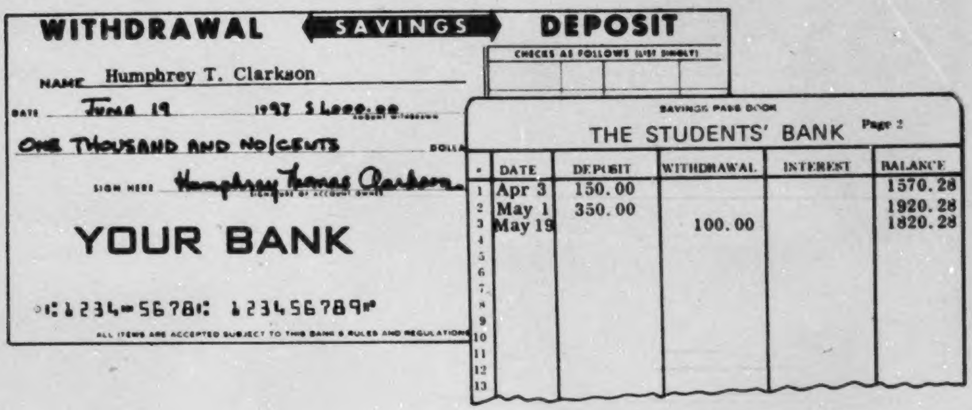
h. ______________________________

A man hands you the following:



WITHDRAWAL SAVINGS **DEPOSIT**

CHECKS AS FOLLOWS (LIST SINGLY)

NAME Humphrey T. Clarkson

DATE June 19 1997 $ 1000.00

ONE THOUSAND AND NO/CENTS DOLLARS

SIGN HERE Humphrey Thomas Clarkson

YOUR BANK

⑆1234⑉5678⑆ 123456789⑈

ALL ITEMS ARE ACCEPTED SUBJECT TO THIS BANK'S RULES AND REGULATIONS

SAVINGS PASS BOOK

THE STUDENTS' BANK Page 2

#	DATE	DEPOSIT	WITHDRAWAL	INTEREST	BALANCE
1	Apr 3	150.00			1570.28
2	May 1	350.00			1920.28
3	May 19		100.00		1820.28
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					

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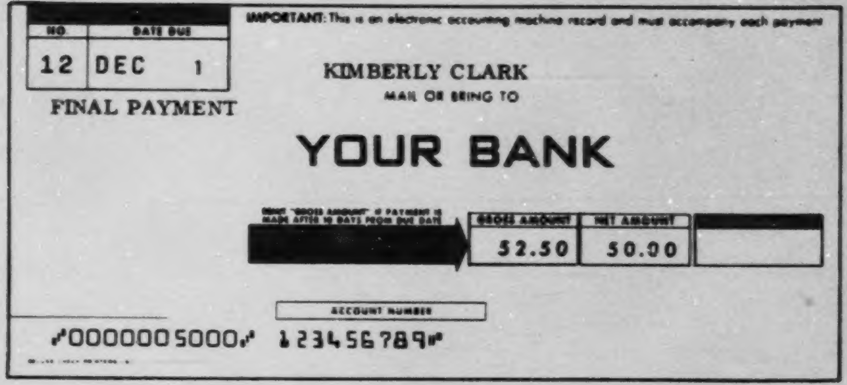
ASSIGNMENT SHEET #8

i. ______________________________

A man hands you $50 with the following and says, "Wouldn't you know it? The car konked out this morning--just when I'm due to pay it off."



IMPORTANT: This is an electronic accounting machine record and must accompany each payment

NO.	DATE DUE
12	DEC 1

FINAL PAYMENT

KIMBERLY CLARK

MAIL OR BRING TO

YOUR BANK

REMIT "GROSS AMOUNT" IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE

GROSS AMOUNT	NET AMOUNT	
52.50	50.00	

ACCOUNT NUMBER

⑈0000005000⑈ 123456789⑈

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OPENING CHECKING ACCOUNTS
UNIT I

ASSIGNMENT SHEET #9--TYPE THANK-YOU LETTER

Thank-you letters are usually form letters or thank-you cards developed by individual banks. These letters extend the bank's appreciation to the person(s) or business for selecting a particular bank. In most cases, thank-you letters are compiled and typed at the end of the day on automatic equipment, such as MT/ST, memory, composer, and various other sophisticated typewriters. On the other hand, there are banks that do not have use of automatic equipment and must type each letter individually. Using the information from the CIF card on Assignment Sheet #2, type in mailable form the following thank-you letter using modified block style with blocked paragraphs and mixed punctuation. This is an average length letter.

ASSIGNMENT SHEET #9

Current date

(3 blank lines)

Name
Address
City, State Zip

(double space)

Salutation:

(double space)

Thank you for allowing The Students' Bank of Oklahoma to serve your banking needs by opening your own personal checking account with us.

We certainly invite you to use all of our services. The Students' Bank of Oklahoma will work hard to provide you with the best possible banking service. Let us encourage you to let us know at any time when we might be of service to you by calling (405) 282-3773 or writing to P.O. Box 432, Anytown, OK 70000.

Your business will always be appreciated, and we look forward to a lasting and prosperous relationship with you at The Students' Bank of Oklahoma.

(double space)

Complimentary closing,

(3 blank lines)

James Bryant

(double space)

reference initials

OPENING CHECKING ACCOUNTS
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

Evaluated to the satisfaction of the instructor

Assignment Sheet #2

CENTRAL INFORMATION FILE

Date Oct. 3, Current year ACCOUNT No. 17-1203 TYPE: M
NAME Dean Hildebrand
ADDRESS 1201 East Lincoln
Stillwater, OK 74074
PHONE: 377-4467
SOC. SEC. - TAX ID NO. - 404-45-0503
BUSINESS Field representative for Mercury Marine Constr.
BUSINESS ADDRESS 3003 North Perkins Road
Stillwater, OK 74074
HAS RESIDED IN Stillwater one week (9-26)
FORMER RESIDENCE Weatherford, Ok.
PREVIOUS BANKING CONECTIONS First National Bank, W'ford, OK
INTRODUCED BY: Employees of Mercury Marine
REFERENCES BankAmericard No. 5340705461592
ASSIGNED TO
AFFILIATED CHECKING ACCOUNTS
PERSON(S) KNOWN IN THIS BANK Bob Reed (friend)
INITIAL DEPOSIT $740 CONSISTED OF Currency and Check
REMARKS - REPLIES TO INQUIRIES -
SPECIAL INSTRUCTIONS:

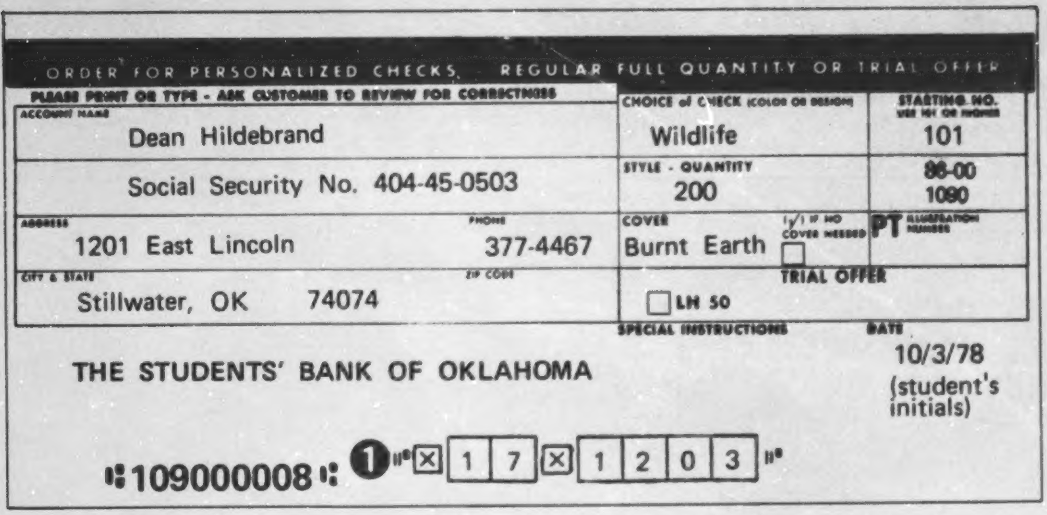
CHECKS RETURNED FOR INSUFFICIENT FUNDS

Month	No.	Month	No.	Month	No.	Month	No.	Month	No.

Assignment Sheet #3

Evaluated to the satisfaction of the instructor

Assignment Sheet #4



ORDER FOR PERSONALIZED CHECKS REGULAR FULL QUANTITY OR TRIAL OFFER

PLEASE PRINT OR TYPE - ASK CUSTOMER TO REVIEW FOR CORRECTNESS

ACCOUNT NAME Dean Hildebrand		CHOICE of CHECK (COLOR OR DESIGN) Wildlife	STARTING NO. USE 101 OR HIGHER 101
Social Security No. 404-45-0503		STYLE - QUANTITY 200	86-00 1090
ADDRESS 1201 East Lincoln	PHONE 377-4467	COVER Burnt Earth (✓) IF NO COVER NEEDED ☐	PT ILLUSTRATION NUMBER
CITY & STATE Stillwater, OK 74074	ZIP CODE	TRIAL OFFER ☐ LH 50	

SPECIAL INSTRUCTIONS

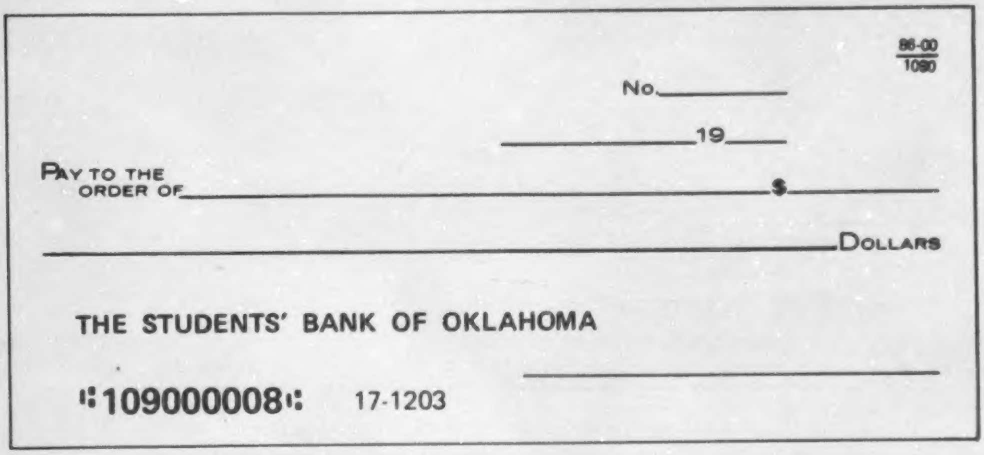
DATE 10/3/78

THE STUDENTS' BANK OF OKLAHOMA

(student's initials)

⑆109000008⑆ ❶⑈ ☒ 1 7 ☒ 1 2 0 3 ⑈

Assignment Sheet #5



$\frac{86\text{-}00}{1090}$

No.________

__________19____

PAY TO THE ORDER OF____________________________$________

____________________________________DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

⑆109000008⑆ 17-1203

$\frac{86-00}{1090}$

No.__________

____________19____

PAY TO THE
ORDER OF______________________________________ $__________

____DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

____

⑆109000008⑆ 17-1203

$\frac{86-00}{1090}$

No.__________

____________19____

PAY TO THE
ORDER OF______________________________________ $__________

____DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

____

⑆109000008⑆ 17-1203

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

DATE ______________________ 19 ______

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

17-1203

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

DATE ______________________ 19 ______

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

17-1203

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

CHECKING ACCOUNT DEPOSIT TICKET

NAME ______________________

____

DATE ______________________ 19 ______

____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

17-1203

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT

Assignment Sheet #6

Evaluated to the satisfaction of the instructor

Assignment Sheet #7

DEBIT Jane Cole

ACCOUNT NUMBER 12-2284

Telephone transfer from checking to savings	168	70
DATE 10/3/Current year APPROVED BY (student's initials) TOTAL	168	70

CREDIT Jane Cole

ACCOUNT NUMBER 44-7150

Telephone transfer to savings from checking	168	70
DATE 10/3/Current year APPROVED BY (student's initials) TOTAL	168	70

Assignment Sheet #8

a. Traveler's checks

b. Safe deposit box

c. Loan

d. Safe deposit box and/or traveler's checks

e. Loan

f. Safe deposit box

g. Traveler's checks

h. Loan

i. Safe deposit box

Assignment Sheet #9

October 3, (current year)

Mr. Dean Hildebrand
1201 East Lincoln
Stillwater, OK 74074

Dear Mr. Hildebrand:

Thank you for allowing The Students' Bank of Oklahoma to serve your banking needs by opening your own personal checking account with us.

We certainly invite you to use all of our services. The Students' Bank of Oklahoma will work hard to provide you with the best possible banking service. Let us encourage you to let us know at any time when we might be of service to you by calling (405) 282-3773 or writing to P.O. Box 432, Anytown, OK 70000.

Your business will always be appreciated, and we look forward to a lasting and prosperous relationship with you at The Students' Bank of Oklahoma.

Sincerely yours,

James Bryant

James Bryant

reference initials

OPENING CHECKING ACCOUNTS
UNIT I

TEST

NAME ______________________________ SCORE ______________

1. Match the terms on the right to the correct definitions. Place the appropriate numbers in the blanks provided. Terms and definitions are continued on the following pages.

_____a. Transactions from a depositor of the bank sent through the mail rather than handled over the counter

_____b. Demand deposit subject to withdrawal or transferal at any time or "upon demand"

_____c. Any amount in dollars and cents that will increase a balance

_____d. Draft or order upon a bank, payable on demand, to be drawn upon a deposit of funds for the payment of a certain sum of money to a certain person, to that person's order, or to the bearer

_____e. Card signed by each depositor and customer of the bank and used for identification purposes

_____f. Any amount in dollars and cents that that will decrease the balance of a liability account

_____g. Fee which is charged by a bank against a depositor's account for services rendered

_____h. Deposit slips issued to customers until they receive their personalized deposit slips

_____i. Individual, partnership, business proprietorship, corporation, organization, or association placing funds in a bank

_____j. Information card on each customer that is kept in a central file

1. Bank-by-mail
2. Central information file card (CIF card)
3. Checking account
4. Depositor
5. Check
6. Credit
7. Service charge
8. Temporary deposit slips
9. Signature card
10. Debit

______k. Numerical identification given to an account within a given institution or business

______l. Record of the amounts of all items deposited for credit to the depositor's account in the bank

______m. Check which has the bank customer's name and address printed on the face of the check

______n. Checks issued to customers until they receive their personalized checks

______o. Card issued to customers showing their signature and account number

______p. Check that has just the customer's name printed on it

______q. Unconditional written order or promise to pay money; can be transferred by one person to another

______r. Check drawn by one bank against funds deposited to its account in another bank

______s. Draft payable 30, 60, or 90 days after its date of issuance or acceptance

______t. Restriction that freezes entire balance, a specific part of an account, or in some other manner restricts payments from the account

______u. Signed, written order by the drawer requesting the drawee to pay a specified sum of money to, or on the order of, the payee at a future time

______v. Deposit payable after 30 days

______w. Instrument sold by banks to customers for a fee

______x. Check drawn by a bank on itself and signed by the cashier or other authorized officer

______y. Portion of deposit balance that is not actually collected at a given time by the depository bank

11. Temporary checks
12. Deposit slip
13. Personalized check
14. Account number
15. Negotiable instrument
16. Time draft
17. Money order
18. Cashier's check
19. Bank draft
20. Identification card
21. Hold
22. Uncollected funds
23. Time deposit
24. Draft
25. Line check

_____z. Draft payable immediately upon demand or presentation to the drawee

_____aa. Check of a depositor drawn on a bank upon the face of which the bank has stamped the words Accepted or Certified with the date and signature of an officer or some other authorized employee of the bank

_____bb. Deposits subject to withdrawal by the depositor on demand at any time the depositor elects

_____cc. Check issued by a corporation to pay dividends on its stock

_____dd. Written promise made by the maker to pay a certain sum in money to the payee, or to payee's order, on demand or on a future date

26. Promissory note
27. Demand deposit
28. Certified check
29. Dividend check
30. Demand draft

2. Match the types of bank accounts on the right to the correct descriptions. Place the appropriate numbers in the blanks provided.

_____a. Refers to a regular business without any officers; requires authorized signatures of those writing checks against the account to appear on the signature card

_____b. Account owned by one person who may authorize another person to write checks on account as long as that person is living

_____c. Operates on a nonprofit basis; requires authorized signatures of those writing checks against the account to appear on the signature card

_____d. Only officers of the business are authorized to transact financial business of the corporation; names of those persons designated by the corporation must appear on the signature card

_____e. Refers to a business formed by two people; requires authorized signatures of those writing checks against the account to appear on the signature card

_____f. Allows two or more persons to write checks against the account and requires two or more signatures on the signature card

1. Individual checking account
2. Joint checking account
3. Corporate checking account
4. Proprietorship checking account
5. Partnership checking account
6. Organization checking account

3. Distinguish between minimum balance checking and flat rate charges by placing "FR" to the left of the statements representing flat rate charge and "ABC" to the left of the statements representing minimum balance checking.

______a. Fee that is charged depends upon the set balances

______b. Those customers whose balances often fluctuate usually have this type of service charge

______c. Customer keeps a set balance in the account

______d. Service charge is figured on a daily basis

______e. If the balance drops below the set balance, the customer is then charged 10¢ per check

______f. Refers to a wide range of balances

______g. Customers who write a lot of checks benefit most from this type of service charge

______h. Service charge is figured on an average monthly basis

4. Arrange in order the following procedure for assigning account numbers. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Assign account number

______b. Date number to show when account was opened

______c. Check book of checking account numbers

______d. Initial number to show who opened account

______e. Cross out existing number so next account number will be ready for assignment

5. Match the types of information found on a CIF card to their correct descriptions. There may be more than one answer to a blank. Descriptions are continued on the next page.

______a. When account was opened

______b. Used for reference in CIF

______c. Indicates whether deposit was coin, currency, check, or a combination of the three

______d. Information concerning how the customer found out about the bank

______e. Requested for identification purposes

1. Social security or tax identification number
2. Consisted of
3. Account number
4. Date
5. Introduced by

______f. Any existing account(s) with this bank under a different name or names along with account number(s)

______g. Place of employment or type of business if self-employed

______h. Dollar and cent amount customer is depositing

______i. Type of checking account opened or type of service charge to be deducted

______j. Name and complete address of someone who can vouch for the customer and/or major credit cards

______k. Name(s) of person(s) opening account

______l. Repeat check order and usually any type of information that would be helpful to bank personnel in dealing with customer

______m. Name of officer to whom new customer is assigned

______n. Used to indicate if customer wants funds transferred from one account to another each month or perhaps have a loan payment made automatically each month

______o. Last bank where customer had a checking account

______p. Box number, street address, or rural route number and city, state, and zip code

______q. Present location and length of time

______r. Home phone number and business phone, if available

______s. Names of friends and/or relatives currently working in bank

6. Affiliated checking accounts

7. References

8. Type

9. Initial deposit

10. Business

11. Special Instructions

12. Remarks-Replies to inquiries

13. Assigned to

14. Previous banking connections

15. Former residence

16. Has resided in

17. Address

18. Phone

19. Business address

20. Name

21. Person(s) known in this bank

6. Arrange in order the following procedure for filling out a signature card. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Have customer(s) sign signature card

_____b. Type the account number

_____c. Type the name of the person, persons, or business opening the account

_____d. Type the date when the card was signed by the customer(s)

7. Arrange in order the following procedure for ordering personalized checks. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Type check order while customer is there

_____b. Inform customer of the price of the checks

_____c. Inform the customer it takes about one (1) week to receive the order

_____d. Have customer select a check cover free of charge

_____e. Show customer example book of various types of checks

_____f. Discuss billing procedure of checks

_____g. Have customer look checks over when received in mail to insure they are correct

8. Arrange in order the following procedure for issuing temporary checks and deposit slips. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Show customer temporary checks and deposits

_____b. Give customer temporary check packet

_____c. Explain identification card to the customer

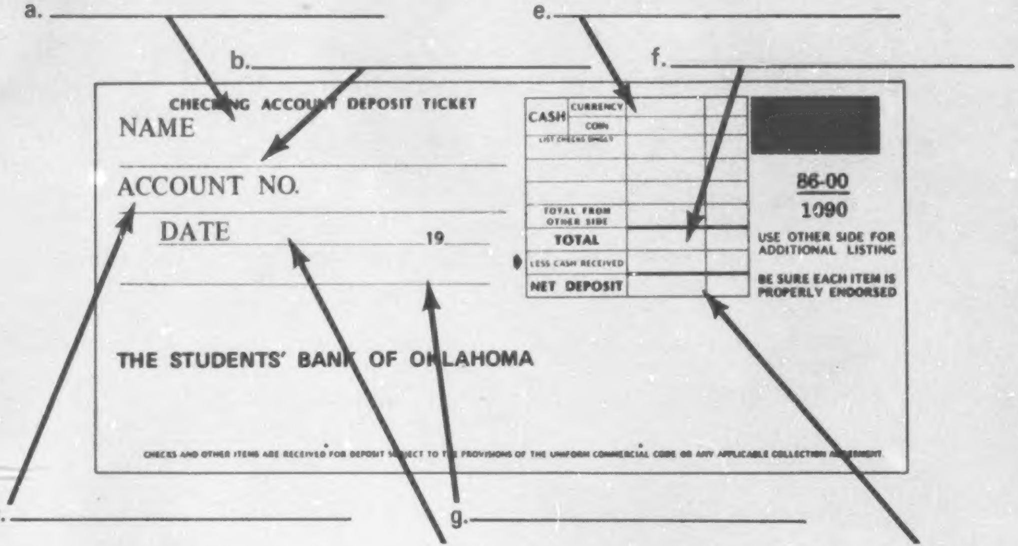
9. Identify the parts of the deposit slip shown below.

a. ____________________

b. ____________________

e. ____________________

f. ____________________



CHECKING ACCOUNT DEPOSIT TICKET

NAME

ACCOUNT NO.

DATE 19

THE STUDENTS' BANK OF OKLAHOMA

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.

CASH	CURRENCY	
	COIN	
LIST CHECKS SINGLY		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT		

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

c. ____________________

g. ____________________

____________________ d.

____________________ h.

10. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.

11. Select from the following list public relations skills that should be used when working with customers opening accounts. Place an "X" in the appropriate blanks.

_____a. Greet customers with a smile while chewing gum

_____b. Ask if you may help customers

_____c. Tell customers to sit down

_____d. Let customers know they should feel free to call or come in at any time if they have a problem

_____e. Hurriedly issue package of bank policies and procedures and explain

_____f. Let customers know that dumb questions annoy you

_____g. Express thanks for opening an account with the bank

_____h. Extend your wish that they have a pleasant day

12. Match cross selling bank services on the right to their correct descriptions by placing the appropriate numbers in the blanks provided.

_____a. Cooperates with attorneys, accountants, and life underwriters in planning estates

_____b. Safer to carry than cash when traveling

_____c. Place to file loan or mortgage papers that have been paid off

_____d. May spread tax payments over a period of time rather than in one lump sum

_____e. Helps settle estates

_____f. Convenient to purchase when there will be a temporary change of address rather than closing the account

_____g. Place to put traveler's checks that have been purchased

_____h. Insures not making a large withdrawal from savings

_____i. Acts as a performing agency for individuals and business organizations, as well as every kind of institution, association, or group enterprise having need

1. Loans
2. Safe deposit box
3. Traveler's checks
4. Trust services

_____j. Helps prevent cashing securities before maturity

_____k. Acts as trustee under corporate indenture when a corporation wishes to borrow money by the sale of its bonds

_____l. Safe place to keep securities

_____m. Administers trusts, guardianships, and conservatorships

13. Type thank-you letter to new customer.

(NOTE: If the above activity has not been accomplished prior to the test, ask your instructor when it should be completed.)

OPENING CHECKING ACCOUNTS
UNIT I

ANSWERS TO TEST

1. a. 1
b. 3
c. 6
d. 5
e. 9
f. 10
g. 7
h. 8
i. 4
j. 2
k. 14
l. 12
m. 13
n. 11
o. 20
p. 25
q. 15
r. 19
s. 16
t. 21
u. 24
v. 23
w. 17
x. 18
y. 22
z. 30
aa. 28
bb. 27
cc. 29
dd. 26

2. a. 4
b. 1
c. 6
d. 3
e. 5
f. 2

3. a. FR
b. ABC
c. ABC
d. FR
e. ABC
f. FR
g. FR
h. ABC

4. a. 2
b. 4
c. 1
d. 5
e. 3

5. a. 4
b. 3
c. 2
d. 5
e. 1
f. 6
g. 10

h. 9
i. 8
j. 7
k. 20
l. 12
m. 13
n. 11
o. 14
p. 15, 17, and 19
q. 16
r. 18
s. 21

6. a. 4
   b. 2
   c. 1
   d. 3

7. a. 5
   b. 2
   c. 6
   d. 4
   e. 1
   f. 3
   g. 7

8. a. 3
   b. 1
   c. 2

9. a. Name of depositor
   b. Complete address of depositor
   c. Depositor's account number

d. Date of deposit

e. Amount to be deposited separated into currency, coin, or check

f. Total of checks, currency, and coin

g. Customer's initials for cash deducted

h. Net deposit to be credited to account

10. Discussion should include:

a. Ask for the name of the customer as it is carried on the account

b. Ask for the customer's complete address

c. Ask the customer for phone number

d. Ask the customer for account numbers

e. Ask the customer for the amount to be transferred

f. Check account to see if there are sufficient funds

g. Type debit slip for account from which money will be deducted using customer's name, account number, and amount to be transferred

h. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

i. Varify by repeating information back to customer

j. Take original slips to teller

k. Mail carbon copy to customer

11. b, d, g, h

12. a. 4

b. 3

c. 2

d. 1

e. 4

f. 3

g. 2

h. 1

i. 4

j. 1

k. 4

l. 2

m. 4

13. Evaluated to satisfaction of instructor

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

UNIT OBJECTIVE

After completion of this unit, the student should be able to open savings accounts and time deposits. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with opening savings accounts and time deposits to the correct definitions.
2. Distinguish between regular savings, certificate of deposit (CD) savings, and special accounts.
3. Arrange in order the procedure for assigning account numbers.
4. Match types of information found on a savings signature card to the correct descriptions.
5. Match types of information found on central information file (CIF) card to the correct descriptions.
6. Discuss in a short paragraph the procedure for obtaining signature(s) on a savings signature card.
7. Arrange in order the procedure for issuing a passbook.
8. Identify the parts of a savings deposit slip.
9. Identify the parts of a savings withdrawal slip.
10. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.
11. List in sequence the procedure for opening a savings account.
12. Classify cross selling savings servings.
13. Type thank-you letter to new customer.

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

  A. Provide student with objective sheet.

  B. Provide student with information and assignment sheets.

  C. Make transparencies.

  D. Discuss information and assignment sheets.

  E. Secure samples of different types of deposit and withdrawal slips and signature cards from area banks.

  F. Give test.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Savings Signature Card

    2. TM 2--Front of Passbook

    3. TM 3--Inside of Passbook

    4. TM 4--Savings Deposit Slip

    5. TM 5--Savings Withdrawal Slip

  D. Assignment sheets

    1. Assignment Sheet #1--Assign Account Number

    2. Assignment Sheet #2--Complete Savings Signature Cards

    3. Assignment Sheet #3--Complete a CIF Card

    4. Assignment Sheet #4--Issue Passbook

    5. Assignment Sheet #5--Fill Out Savings Deposit Slip

    6. Assignment Sheet #6--Fill Out Savings Withdrawal Slip

7. Assignment Sheet #7--Telephone Transfer of Funds
8. Assignment Sheet #8--Cross Sell Savings Services
9. Assignment Sheet #9--Type Thank-You Letter

E. Answers to assignment sheets

F. Test

G. Answers to test

III. Unit references:

A. *Financial Terminology*. Dayton, Ohio: The National Cash Register Company, 1973.

B. Beckner, Caroline J. *Using Bank Services.* Washington, D.C.: The American Bankers Association, 1971.

C. *Selling Bank Services: A Programmed Training Unit.* Book II: Savings Services. Washington, D.C.: The American Bankers Association, 1974.

D. Kuebbeler, Gary. *Banking Technology.* Columbus, Ohio: Distributive Education Materials Laboratory.

E. *Selling Bank Services: A Program for Tellers*. Book II: Savings Services. Washington, D.C.: The American Bankers Association, 1968.

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

INFORMATION SHEET

I. Terms and definitions

A. Time deposit--Any deposit payable after thirty days

(NOTE: Banks normally permit savings account withdrawals on demand but may legally require thirty days notice of intention to withdraw.)

B. Savings bond--Bond issued by the treasury department of the United States government for the encouragement of thrift

C. Passbook--Book record prepared by a bank for a depositor listing deposits, withdrawals, interest paid by the bank, the date of all transactions, the new balance, and the initial or identifying symbol of the person handling each transaction; depositor's name or names and account number are shown on the front

D. Simple interest--Money paid for the use of money for a period of time based upon the principal

E. Principal--Amount of money on which the interest is paid

F. Compound interest--Money paid for the use of money based upon the principal plus the accrued interest over a period of time

G. Interest--Money paid for the use of money

H. Interest table--Indexing device or chart permitting independent calculation of simple or compound interest on varied amounts for certain or varied intervals of time

I. Savings account--Banking service that allows a person to safely store money and also earn interest at the same time

J. Maturity--Date upon which a note, time draft, bill of exchange, bond, or other negotiable instrument becomes due and payable

K. Certificate of deposit (CD)--Deposits made for a specified length of time usually ranging from 90 days to 8 years, earning from 5 1/2% to 7 3/4% interest

(NOTE: CD's are subject to change by governing bodies.)

L. Automatic renewable CD--Automatically renews itself if not cashed within ten days after maturity date

INFORMATION SHEET

M. Single maturity CD--Interest stops at maturity and must be renewed by the customer

N. Rebate--Unearned interest returned to the borrower because the loan was paid off prior to the maturity date

II. Types of savings

(NOTE: You should explain all savings plans so customers can choose the one that best fits their needs. Also, amount of interest paid is subject to change.)

A. Regular passbook savings

1. 5% interest compounded quarterly

2. Good account to have in case of an emergency or special purchases

3. X number of free withdrawals during quarter

   (NOTE: The number of free withdrawals is set by the various banks.)

4. Small fee for any withdrawals over the set number

   (NOTE: This fee is also set by each individual bank.)

B. Certificate of deposit

1. Interest earned

   a. 90 days - 5 1/2% interest

   b. 1 year - 6% interest

   c. 2 1/2 years - 6 1/2% interest

   d. 4 years - 7 1/4% interest

   e. 6 years - 7 1/2% interest

   f. 8 years - 7 3/4% interest

2. Minimum deposits

   a. $100 for 90 days to 2 1/2 years

      (NOTE: Minimum deposit is set by individual banks.)

   b. $1,000 for four (4) and six (6) years

INFORMATION SHEET

c. $10,000 for six (6) months

(NOTE: The rate of interest is based on the yield of the treasury bill auction, which is held once a week. It must be written as a nonnegotiable, single maturity CD, and interest is paid at maturity.)

3. Interest paid quarterly, semiannually, or yearly

(NOTE: If the CD is $10,000 or more, interest can be paid monthly.)

4. Customers can supplement their incomes with interest checks

5. Interest can be deposited into a regular passbook and earn 5% interest and be available to the customer, if and when needed, at the same time

6. Can be put on the automatic renewal plan

(NOTE: Any CD over $100,000 must be written on a single maturity plan.)

7. If any amount is withdrawn prior to maturity, interest will be paid at the passbook rate of 5% plus the customer is penalized one quarter interest at given rate

C. Special accounts

Examples: Christmas Club, Vacation Club, New Car Club, IRA, Keough

1. Plan for deposit of fixed sums at regular intervals and often for specified purposes

2. Run for varying periods, most commonly fifty weeks

3. Pay total to depositor at the end of the period

4. Enable depositor to set aside a certain amount over a period of time to meet extraordinary or unusual expenses

5. Provide retirement plans for salaried, self-employed, and professional persons designed to provide maximum retirement security and tax benefits

III. Procedure for assigning account numbers (Assignment Sheet #1)

A. Check book of savings account numbers

B. Assign account number

INFORMATION SHEET

C. Cross out existing number so next account number will be ready for assignment

D. Date number to show when account was opened

E. Initial number to show who opened account

IV. Types of information found on savings signature card (Transparency 1, Assignment Sheet #2)

(CAUTION: When a business opens a savings account, follow the same procedure for opening a checking account using the CIF card and appropriate business signature card. Type the words *savings account* in the upper right hand corner of the signature card.)

A. Account number--Used for reference

B. Typed account title--Name(s) of person(s) opening account

C. Home address--Either box number, street address, or rural route number and city, state, and zip code

D. Home phone--Important because the customer sometimes needs to be contacted during the day

E. Social security number--Required by federal law so that a customer can always be identified

F. Type of account--Indicates what type of savings account has been opened

G. Individual--Only one person dealing with account

H. Joint--Two or more persons are dealing with account

I. Other--Any other type of savings plan other than individual or joint

J. Business or employer--Type of business if self-employed or place of employment

K. Former bank reference--Last bank where customer had a savings or checking account

L. Affiliated accounts--Any existing accounts with this bank under a different name or names along with account numbers

M. Referred by--Information about how the customer found out about the bank

Examples: Relative, friend, advertisements, liked the looks of bank, first bank seen

INFORMATION SHEET

N. Initial deposit--Dollar and cent amount customer is depositing

O. Date opened--Date showing when account was actually opened

P. Opened by--First and last name or initials of person who opened account

(NOTE: This can either be typed, then initialed, or it can be written by hand.)

Q. Assigned to--Name of officer to whom new customer is assigned

(NOTE: This is usually filled in when the customer makes application for loan. However, this is an in-house matter and should not be discussed with the customer.)

R. Remarks--Any type of information that would be helpful to bank personnel if something came up about the customer

V. Types of information found on central information file card (CIF card) (Assignment Sheet #3)

A. Date--When account was opened

B. Account number--Used for reference in CIF

C. Type--Type of checking account opened or type of service charge to be deducted

(NOTE: The type of service charge is usually abbreviated by using the first letter of the type, e.g., minimum, M; average balance, ABC; regular, R; flat rate, FR.)

D. Name--Name(s) of person(s) opening account

E. Address--Box number, street address, or rural route number and city, state, and zip code

F. Phone--Home phone number and business phone, if available

(NOTE: This is important because the bank may need to reach a customer during the day.)

G. Social security or tax identification number--Requested for identification purposes

H. Business--Place of employment or type of business if self-employed

I. Business address--Box number, street address, or rural route number and city, state, and zip code

J. Has resided in--Present location and length of time

INFORMATION SHEET

K. Former residence--Box number, street address, or rural route number and city, state, and zip code

L. Previous banking connections--Last bank where customer had a checking account

M. Introduced by--Information concerning how the customer found out about the bank

Examples: Relative, friend, advertisements, liked the looks of bank, first bank seen

N. References--Name and complete address of someone who can vouch for the customer and/or major credit cards

O. Assigned to--Name of officer to whom new customer is assigned

(NOTE: This is usually filled in when the customer makes application for loan. However, this is an in-house matter and should not be discussed with the customer.)

P. Affiliated checking accounts--Any existing account(s) with this bank under a different name or names along with account number(s)

Q. Person(s) known in this bank--Names of friends and/or relatives currently working in bank

R. Initial deposit--Dollar and cent amount customer is depositing

S. Consisted of--Indicates whether deposit was coin, currency, check, or a combination of the three

T. Remarks-Replies to inquiries--Repeat check order and usually any type of information that would be helpful to bank personnel in dealing with customer

U. Special instructions--Used to indicate if customer wants funds transferred from one account to another each month or perhaps have a loan payment made automatically each month

BSL - 95-B

INFORMATION SHEET

CENTRAL INFORMATION FILE

Date ACCOUNT No. TYPE

NAME

ADDRESS

PHONE:

SOC. SEC. - TAX ID NO. -

BUSINESS

BUSINESS ADDRESS

HAS RESIDED IN

FORMER RESIDENCE

PREVIOUS BANKING CONECTIONS

INTRODUCED BY:

REFERENCES

ASSIGNED TO

AFFILIATED CHECKING ACCOUNTS

PERSON(S) KNOWN IN THIS BANK

INITIAL DEPOSIT $ CONSISTED OF

REMARKS - REPLIES TO INQUIRIES -

SPECIAL INSTRUCTIONS:

CHECKS RETURNED FOR INSUFFICIENT FUNDS

Month	No.	Month	No.	Month	No.	Month	No.	Month	No.

INFORMATION SHEET

VI. Procedure for obtaining signature(s) on a savings signature card

A. Complete front of signature card with the needed information

B. Type the account number in the space provided

C. Have customer(s) sign signature card

(NOTE: Be sure to emphasize that customers sign their signature card the way they intend to sign their withdrawal forms and deposit slips. If one or more of the customers is not present, have the party present sign two cards, one that can be filed temporarily and the second one to be signed by those not present. After the card is completed, the customer should either bring the card to the bank or mail it in, at which time the temporary card will be pulled and the completed one put in its place. Be sure to advise the customer whose signature appears on the temporary signature card that he/she is the only one who can withdraw from that account until all authorized signatures have been received.)

D. Date and initial signature card upon completion

VII. Procedure for issuing passbook (Transparencies 2 and 3, Assignment Sheet #4)

(NOTE: Some banks do not issue a passbook.)

A. Type account number in the space provided on the front of the passbook

B. Type name(s) of person(s) opening the account in the space provided

C. Type the complete address in the space provided

D. Type the date in numbers on the inside of the passbook

Example: 12/15/77

E. Type the amount of the initial deposit

Example: $168.55

F. Type the amount of the total deposit in the BALANCE column

G. Initial total deposit in the BALANCE column to show who issued passbook

Example: $168.55

INFORMATION SHEET

VIII. Parts of savings deposit slip (Transparency 4, Assignment Sheet #5)

A. Name

(NOTE: This should be filled in by the customer.)

B. Address

(NOTE: This consists of the box number, street number, or rural route number.)

C. Date

D. Account number

E. Currency

(NOTE: This is the total amount of bills being deposited.)

F. Coin

(NOTE: This is the total amount of coin being deposited.)

G. Checks

(NOTE: List each check separately that is being deposited.)

H. Total balance

(NOTE: This is the total of currency, coin, and checks being deposited into the customer's account.)

IX. Parts of savings withdrawal slip (Transparency 5, Assignment Sheet #6)

A. Account number

B. Amount to be withdrawn from account in figures

C. Date of withdrawal

D. Amount to be withdrawn from account written out

E. Signature of person withdrawing money from the account

(NOTE: If a signature is not legible, ask the customer to say it to you and then write it above or below the name.)

INFORMATION SHEET

X. Telephone procedure for transferring funds from one account to another (Assignment Sheet #7)

  A. Ask for name of customer as it is carried on account

  B. Ask customer for complete address

  (NOTE: The information received in A and B is used to mail the customer a copy of the transfer.)

  C. Ask customer for phone number

  (NOTE: In the process of transferring funds, sometimes a problem arises and you need to contact the customer immediately. In that case, you have a number to call.)

  D. Ask customer for account numbers

  E. Ask customer for amount to be transferred

  F. Check account to see if there are sufficient funds

  G. Type debit slip for account from which money is to be deducted using customer's name, account number, and amount to be transferred

  (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

  H. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

  (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

  I. Varify by repeating information back to customer

  J. Take original slips to teller

  K. Mail carbon copy to customer

XI. Procedure for opening a savings account

  A. Assign account number

  B. Fill out savings signature card

  C. Obtain signature(s)

INFORMATION SHEET

D. Fill out savings deposit slip

E. Issue passbook

F. Take initial deposit and deposit slip to teller

G. Route signature card to bookkeeping for filing

XII. Cross selling savings services (Assignment Sheet #8)

(NOTE: As a new accounts person, it will be your responsibility to inform the customer of the many types of savings plans offered by your bank. Not only should you inform customers of these plans, but you should also tell them how the different plans could benefit them.)

A. Savings accounts

1. Provide place for customer to deposit checks that are not part of the ordinary income, such as insurance, dividend, and bonus checks, so that these funds will draw interest

(NOTE: The customer could also continue to make monthly loan payments to the savings account after the loan has been paid, for example, a car payment.)

2. Draw interest

3. Lessen chance that customer will need to borrow money when needed

4. Provide readily available funds for future

B. Christmas clubs

1. Encourage savings for Christmas and help eliminate withdrawals from standard savings accounts

2. Help prevent borrowing money before or after Christmas

C. Automatic savings

1. Allow customer to make regular monthly deposits to savings

2. Eliminate necessity of customer coming to bank to make deposits

BSL - 101-B

Savings Signature Card

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS SIGNATURE CARD ACCT. #

TYPED ACCOUNT TITLE

HOME ADDRESS HOME PHONE

SS# TYPE OF ACCT. INDIVIDUAL JOINT OTHER

BUSINESS OR EMPLOYER

FORMER BANK REFERENCE AFFILIATED ACCOUNTS

REFERRED BY INITIAL DEPOSIT DATE OPENED

OPENED BY ASSIGNED TO

REMARKS

DEPOSITOR'S CONTRACT

ACCOUNT #____________

Bank is authorized to recognize any signature on this card in payment of funds or transaction of business for this Account. Checks and other items for deposit or collection are accepted subject to the conditions set forth herein. Bank acts only as Depositors' collecting agent, and assumes no responsibility beyond its exercise of due care. All checks and other items are credited to Depositors' Account, subject to final payment, and to receipt of proceeds of final payment in cash or its equivalent by Bank at its office. Bank may forward checks and other items to correspondent banks for collection, and Bank shall not be liable for default or negligence of correspondents, or for losses of checks and other items while in transit. Checks, other items, and their proceeds may be handled by any Federal Reserve Bank in accordance with applicable Federal Reserve Rules, and by Bank or any of its correspondents, in accordance with common bank usage or other lawful means. Bank may charge back to the Depositors' Account any check or item which is drawn against insufficient funds, or which is otherwise not good or payable. Any checks or other item received after Bank's regular cut-off time shall be deemed received the next business day. In collecting items, Bank and any subsequent collecting Bank is hereby designated an agent of each Depositor.

The Account, if a checking account, whether active or inactive, shall be subject to Bank's schedule of service charges in effect from time to time.

No stop payment request, renewal, or revocation shall be valid until received in writing at Bank.

If Account has been opened by any person for the benefit of a minor, and if withdrawals may be made by such minor, all other Depositors agree to indemnify and hold Bank harmless against loss or liability arising therefrom.

If this is a Joint Account, Depositors agree with each other and Bank that all present and future funds in this Account shall be the joint property of the Depositors, owned as Joint Tenants with the Right of Survivorship, and not as Tenants in Common. Upon the death of a Joint Tenant Depositor, any balance in this Account shall become the property of the surviving Depositor(s), who shall become the absolute owner(s) of said Account as between such surviving Depositor(s) and Bank.

Each Depositor, and any other person appearing to have an interest in the Account, agrees that all sums credited to the Account, including items in transit, are subject to Bank's right of lien or set-off for any obligation to Bank from any one or more of the Depositors.

Withdrawals made by any Depositor, including a surviving Depositor, shall be valid and binding as to any other Depositor, and shall discharge Bank from any liability by reason of such withdrawal.

The terms hereof shall apply to and be binding upon each signatory party, and on each non-signatory party owning an interest in the Account, their personal representatives, heirs, devisees, successors and assigns, referred to herein as Depositor, Depositors or Depositor(s), as the content required.

The terms hereof are in addition to the terms contained in any Passbook issued by Bank in connection with said Account and to the extent of any conflict or contradiction between the terms hereof and the terms of said Passbook, the terms of said Passbook shall control.

____
SIGNATURE

____
SIGNATURE

Front of Passbook

Savings Account Record

ACCOUNT NO. ____________________

NAME ____________________

____

ADDRESS ____________________

____

INSTRUCTIONS

Always obtain a receipt for each deposit
Your receipt should agree with the amount deposited
Retain receipts until statement is received and balanced

FINDER Please return to

THE STUDENTS' BANK
OF OKLAHOMA

Inside of Passbook

THE STUDENTS' BANK OF OKLAHOMA

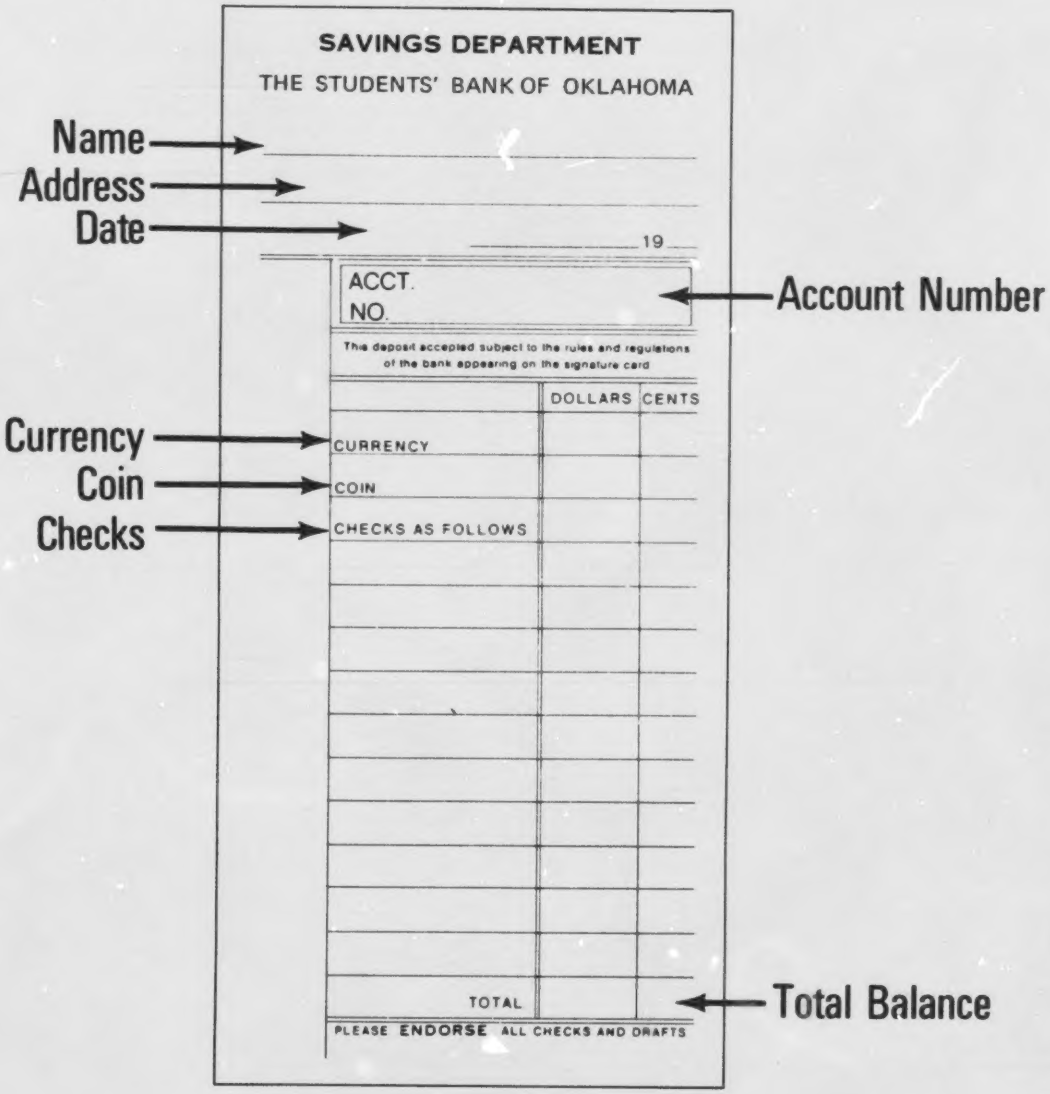
This Pocket for Deposit Receipts

DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE

This Pocket for Withdrawal Stubs

DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE

Savings Deposit Slip



Name
Address
Date
Account Number
Currency
Coin
Checks
Total Balance

SAVINGS DEPARTMENT

THE STUDENTS' BANK OF OKLAHOMA

____

____

______________ 19 ___

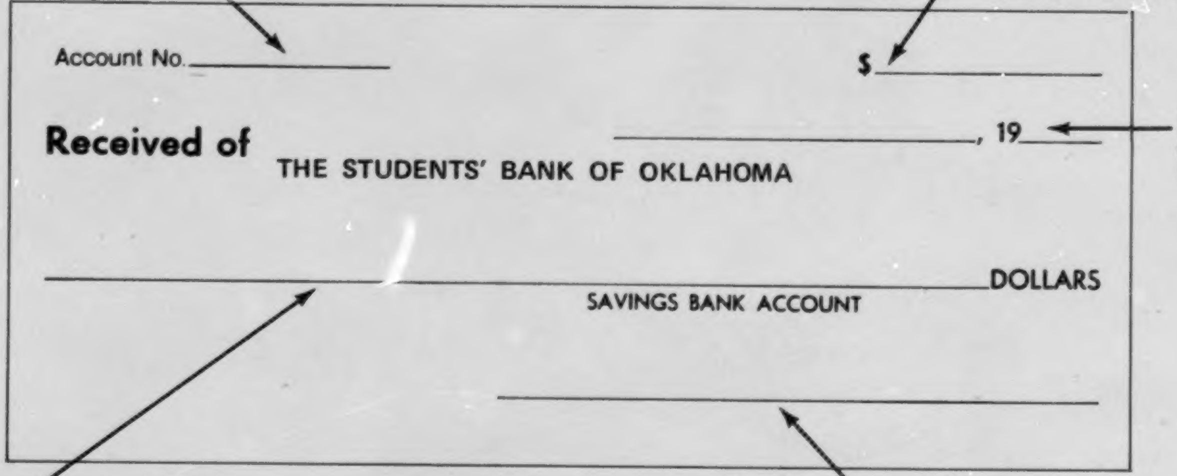
ACCT.
NO.

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
TOTAL		

PLEASE **ENDORSE** ALL CHECKS AND DRAFTS

Savings Withdrawal Slip



Account No. ______ $ ______

Received of ______, 19__

THE STUDENTS' BANK OF OKLAHOMA

______ DOLLARS

SAVINGS BANK ACCOUNT

______

Account Number

Amount to be Withdrawn From Account in Figures

Date of Withdrawal

Amount to be Withdrawn from Account Written Out

Signature of Person Withdrawing Money from the Account

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #1--ASSIGN ACCOUNT NUMBER

George and Kathryn Hunter have just decided to open a joint savings account. On page 23 of the book of savings numbers, you find the information below. Using this sheet, assign George and Kathryn Hunter an account number. Use November 11 as the date.

~~43-1589~~ 2-16-77
tb
~~43-1590~~ 2-19-77
sh
~~43-1591~~ 2-19-77
bj
43-1592
43-1593
43-1594
43-1595
43-1596
43-1597
43-1598
43-1599

43-1600
43-1601
43-1602
43-1603
43-1604
43-1605
43-1606
43-1607
43-1608
43-1609
43-1610

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #2--COMPLETE SAVINGS SIGNATURE CARDS

1. Using the information given below, type the savings signature card shown on the next page. Have a classmate sign either George's or Kathryn's name to the signature card and you sign the other. Upon completing the card, staple the front to the back and hand in.

   (NOTE: Before typing, cut out savings signature card.)

   Today, 11/8/77, Martha Higgins assigned account number 43-1592 to Mr. and Mrs. George Hunter; however, they asked that their regular passbook joint savings account be carried under George and Kathryn Hunter. Mr. and Mrs. Hunter are presently residing at 2206 West McElroy, Stillwater, OK 74074 and their telephone number is 377-2609. Prior to moving to Stillwater, they banked with First National Bank and Trust Co. in Oklahoma City. Currently, George and Kathryn have a checking account with The Students' Bank of Oklahoma, account number 13-2530. George's social security number is 365-89-2751 and Kathryn's is 580-49-5678. George is employed by C. E. Donart High School in Stillwater. The deposit consisted of a $4,000 check drawn against First National Bank and Trust Co. of Oklahoma City, $920 in currency, and $8 in coin.

BSL - 115-B

ASSIGNMENT SHEET #2

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS SIGNATURE CARD

ACCT. #

TYPED ACCOUNT TITLE

HOME ADDRESS HOME PHONE

SS# TYPE OF ACCT. INDIVIDUAL JOINT OTHER

BUSINESS OR EMPLOYER

FORMER BANK REFERENCE AFFILIATED ACCOUNTS

REFERRED BY INITIAL DEPOSIT DATE OPENED

OPENED BY ASSIGNED TO

REMARKS

DEPOSITOR'S CONTRACT

ACCOUNT #______________

Bank is authorized to recognize any signature on this card in payment of funds or transaction of business for this Account. Checks and other items for deposit or collection are accepted subject to the conditions set forth herein. Bank acts only as Depositors' collecting agent, and assumes no responsibility beyond its exercise of due care. All checks and other items are credited to Depositors' Account, subject to final payment, and to receipt of proceeds of final payment in cash or its equivalent by Bank at its office. Bank may forward checks and other items to correspondent banks for collection, and Bank shall not be liable for default or negligence of correspondents, or for losses of checks and other items while in transit. Checks, other items, and their proceeds may be handled by any Federal Reserve Bank in accordance with applicable Federal Reserve Rules, and by Bank or any of its correspondents, in accordance with common bank usage or other lawful means. Bank may charge back to the Depositors' Account any check or item which is drawn against insufficient funds; or which is otherwise not good or payable. Any checks or other item received after Bank's regular cut-off time shall be deemed received the next business day. In collecting items, Bank and any subsequent collecting Bank is hereby designated an agent of each Depositor.

The Account, if a checking account, whether active or inactive, shall be subject to Bank's schedule of service charges in effect from time to time.

No stop-payment request, renewal, or revocation shall be valid until received in writing at Bank.

If Account has been opened by any person for the benefit of a minor, and if withdrawals may be made by such minor, all other Depositors agree to indemnify and hold Bank harmless against loss or liability arising therefrom.

If this is a Joint Account, Depositors agree with each other and Bank that all present and future funds in this Account shall be the joint property of the Depositors, owned as Joint Tenants with the Right of Survivorship, and not as Tenants in Common. Upon the death of a Joint Tenant Depositor, any balance in this Account shall become the property of the surviving Depositor(s), who shall become the absolute owner(s) of said Account as between such surviving Depositor(s) and Bank.

Each Depositor, and any other person appearing to have an interest in the Account, agrees that all sums credited to the Account, including items in transit, are subject to Bank's right of lien or set-off for any obligation to Bank from any one or more of the Depositors.

Withdrawals made by any Depositor, including a surviving Depositor, shall be valid and binding as to any other Depositor, and shall discharge Bank from any liability by reason of such withdrawal.

The terms hereof shall apply to and be binding upon each signatory party, and on each non-signatory party owning an interest in the Account, their personal representatives, heirs, devisees, successors and assigns, referred to herein as Depositor, Depositors or Depositor(s), as the content required.

The terms hereof are in addition to the terms contained in any Passbook issued by Bank in connection with said Account and to the extent of any conflict or contradiction between the terms hereof and the terms of said Passbook, the terms of said Passbook shall control.

____
SIGNATURE

____
SIGNATURE

ASSIGNMENT SHEET #2

2. Using the information given below, type the savings signature card. Use your handwriting to sign the signature card. Upon completing the card, staple the front to the back and hand in.

(NOTE: Before typing, cut out savings signature card.)

Lisa Kimble opened a regular passbook, individual savings account for William Stokes on February 16, 1977. The account number assigned to William was 43-1589. William is currently living with his parents at 167 South Duck, Stillwater, OK 74074 and his telephone number is 372-1932. William also has a checking account with the bank, account number 12-7843. Swan Hose Company has employed William since 1976. His social security number is 419-36-8249. The deposit was a $250 check from Swan Hose Company.

ASSIGNMENT SHEET #2

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS SIGNATURE CARD			ACCT. #
TYPED ACCOUNT TITLE			
HOME ADDRESS			HOME PHONE
SS#	TYPE OF ACCT.	INDIVIDUAL OTHER	JOINT
BUSINESS OR EMPLOYER			
FORMER BANK REFERENCE		AFFILIATED ACCOUNTS	
REFERRED BY	INITIAL DEPOSIT		DATE OPENED
OPENED BY		ASSIGNED TO	
REMARKS			

DEPOSITOR'S CONTRACT **ACCOUNT #**____________

Bank is authorized to recognize any signature on this card in payment of funds or transaction of business for this Account. Checks and other items for deposit or collection are accepted subject to the conditions set forth herein. Bank acts only as Depositors' collecting agent, and assumes no responsibility beyond its exercise of due care. All checks and other items are credited to Depositors' Account, subject to final payment, and to receipt of proceeds of final payment in cash or its equivalent by Bank at its office. Bank may forward checks and other items to correspondent banks for collection, and Bank shall not be liable for default or negligence of correspondents, or for losses of checks and other items while in transit. Checks, other items, and their proceeds may be handled by any Federal Reserve Bank in accordance with applicable Federal Reserve Rules, and by Bank or any of its correspondents, in accordance with common bank usage or other lawful means. Bank may charge back to the Depositors' Account any check or item which is drawn against insufficient funds, or which is otherwise not good or payable. Any checks or other item received after Bank's regular cut-off time shall be deemed received the next business day. In collecting items, Bank and any subsequent collecting Bank is hereby designated an agent of each Depositor.

The Account, if a checking account, whether active or inactive, shall be subject to Bank's schedule of service charges in effect from time to time.

No stop-payment request, renewal, or revocation shall be valid until received in writing at Bank.

If Account has been opened by any person for the benefit of a minor, and if withdrawals may be made by such minor, all other Depositors agree to indemnify and hold Bank harmless against loss or liability arising therefrom.

If this is a Joint Account, Depositors agree with each other and Bank that all present and future funds in this Account shall be the joint property of the Depositors, owned as Joint Tenants with the Right of Survivorship, and not as Tenants in Common. Upon the death of a Joint Tenant Depositor, any balance in this Account shall become the property of the surviving Depositor(s), who shall become the absolute owner(s) of said Account as between such surviving Depositor(s) and Bank.

Each Depositor, and any other person appearing to have an interest in the Account, agrees that all sums credited to the Account, including items in transit, are subject to Bank's right of lien or set-off for any obligation to Bank from any one or more of the Depositors.

Withdrawals made by any Depositor, including a surviving Depositor, shall be valid and binding as to any other Depositor, and shall discharge Bank from any liability by reason of such withdrawal.

The terms hereof shall apply to and be binding upon each signatory party, and on each non-signatory party owning an interest in the Account, their personal representatives, heirs, devisees, successors and assigns, referred to herein as Depositor, Depositors or Depositor(s), as the content required.

The terms hereof are in addition to the terms contained in any Passbook issued by Bank in connection with said Account and to the extent of any conflict or contradiction between the terms hereof and the terms of said Passbook, the terms of said Passbook shall control.

SIGNATURE ____________________

SIGNATURE ____________________

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #3--COMPLETE A CIF CARD

Type the information given below on the CIF card shown on the next page.

On September 16, Kim Lewis comes into the bank to open a savings account. Kim tells you she has lived at 2578 North Pine in Stillwater for the past three years. She has been working as a secretary for the Oklahoma State Department of Vocational and Technical Education located at 1515 West Sixth Street. You find out that Kim has a checking account with us (account number 16-1679) and decided it was time to start saving. However, she wants something that earns interest but at the same time is readily available if needed. You suggest a regular passbook savings account. Kim agrees and you assign account number 43-1588 to her. Kim's home phone number is 624-2629, and her office number is 377-2000. Kim is depositing her Oklahoma tax refund of $269.88. Because this is a savings account, federal law requires you to ask for some type of identification. Kim gives you her social security #006-92-3726. You also ask Kim if she knows anyone working here, for instance, relatives or close friends. She tells you no.

BSL - 123-B

ASSIGNMENT SHEET #3

(NOTE: Before typing, cut out CIF card.)

CENTRAL INFORMATION FILE

Date ACCOUNT No. TYPE
NAME
ADDRESS
PHONE:
SOC. SEC. - TAX ID NO. -
BUSINESS
BUSINESS ADDRESS
HAS RESIDED IN
FORMER RESIDENCE
PREVIOUS BANKING CONECTIONS
INTRODUCED BY:
REFERENCES
ASSIGNED TO
AFFILIATED CHECKING ACCOUNTS
PERSON(S) KNOWN IN THIS BANK
INITIAL DEPOSIT $ CONSISTED OF
REMARKS - REPLIES TO INQUIRIES -
SPECIAL INSTRUCTIONS:

CHECKS RETURNED FOR INSUFFICIENT FUNDS

Month	No.	Month			No.	Month	No.	Month	No.

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #4--ISSUE PASSBOOK

Using the information from Assignment Sheets #1 and #2 (question 1), issue Mr. and Mrs. George Hunter their regular passbook shown on the following pages.

(NOTE: Before typing, cut out passbook.)

BSL - 127-B

ASSIGNMENT SHEET #4

Savings Account Record

ACCOUNT NO.____________________

NAME________________________________

____

ADDRESS_____________________________

____

INSTRUCTIONS

Always obtain a receipt for each deposit. Your receipt should agree with the amount deposited. Retain receipts until statement is received and balanced.

FINDER: Please return to . . . . . .

THE STUDENTS' BANK
OF OKLAHOMA

ASSIGNMENT SHEET #4

THE STUDENTS' BANK OF OKLAHOMA

This Pocket for Deposit Receipts

DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE

This Pocket for Withdrawal Stubs

DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #5--FILL OUT SAVINGS DEPOSIT SLIP

Using the information given on Assignment Sheets #1 and #2, type the savings deposit slips given on the next page for George and Kathryn Hunter and William Stokes.

(NOTE: Before typing, cut out the deposit slips.)

ASSIGNMENT SHEET #5

SAVINGS DEPARTMENT
THE STUDENTS' BANK
OF OKLAHOMA

____

____

______________ 19___

ACCT.
NO.

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
TOTAL		

PLEASE **ENDORSE** ALL CHECKS AND DRAFTS

SAVINGS DEPARTMENT
THE STUDENTS' BANK
OF OKLAHOMA

____

____

______________ 19___

ACCT.
NO.

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
TOTAL		

PLEASE **ENDORSE** ALL CHECKS AND DRAFTS

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #6--FILL OUT SAVINGS WITHDRAWAL SLIP

Using the information given on Assignment Sheet #2 (question 2), type the savings withdrawal slip on the next page. Sign the withdrawal slip as if you were William Stokes. Use the current date. William is withdrawing $61.57.

(NOTE: Before typing, cut out savings withdrawal slip.)

ASSIGNMENT SHEET #6

Account No. ______________ $ ______________

Received of ______________, 19____

THE STUDENTS' BANK OF OKLAHOMA

______________ DOLLARS

SAVINGS BANK ACCOUNT

____

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #7--TELEPHONE TRANSFER OF FUNDS

Using the debit and credit slips on the next two pages, make the transfer from savings to checking using the information below.

Mark Hancock would like to have $85 transferred from his savings account (#40-7962) to his checking account (#18-4235). His address is 6873 Ashbury Drive, Stillwater, OK 74074. Mark's telephone number is 624-7150. Use current date.

(NOTE: Before typing, cut out the debit and credit slips.)

ASSIGNMENT SHEET #7

DEBIT

ACCOUNT NUMBER

DATE__________ APPROVED BY__________ TOTAL

DEBIT

ACCOUNT NUMBER

DATE__________ APPROVED BY__________ TOTAL

ASSIGNMENT SHEET #7

CREDIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

CREDIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

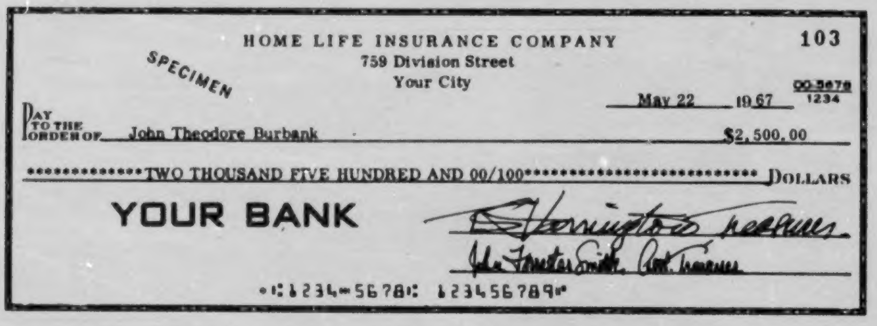
OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #8--CROSS SELL SAVINGS SERVICES

1. Which transactions indicate that the customer may lack the benefits of a savings account?

____

a.



HOME LIFE INSURANCE COMPANY
759 Division Street
Your City

103

SPECIMEN

May 22 19 67

00-5678
1234

PAY TO THE ORDER OF John Theodore Burbank $2,500.00

*************TWO THOUSAND FIVE HUNDRED AND 00/100************************* DOLLARS

YOUR BANK

1234-5678 123456789

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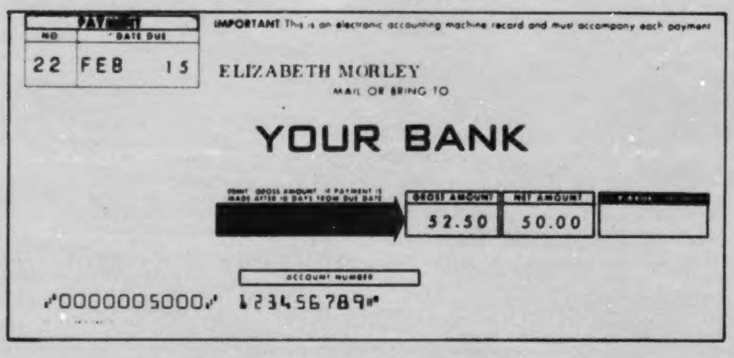
b. A woman hands you $50 and the following:



PAYMENT	
NO	DATE DUE
22	FEB 15

IMPORTANT This is an electronic accounting machine record and must accompany each payment

ELIZABETH MORLEY
MAIL OR BRING TO

YOUR BANK

REMIT GROSS AMOUNT IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE

GROSS AMOUNT	NET AMOUNT	
52.50	50.00	

ACCOUNT NUMBER

0000005000 123456789

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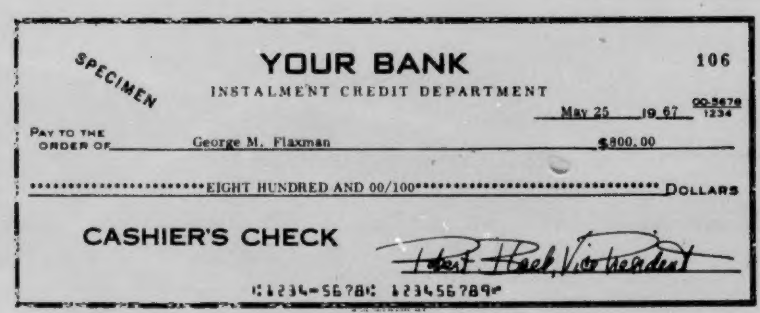
ASSIGNMENT SHEET #8

c.



SPECIMEN

YOUR BANK

INSTALMENT CREDIT DEPARTMENT

106

May 25 19 67

00-5678
1234

PAY TO THE ORDER OF George M. Flaxman $800.00

***********************EIGHT HUNDRED AND 00/100********************************* DOLLARS

CASHIER'S CHECK

Robert Black, Vice President

⑆1234-5678⑆ 123456789⑈

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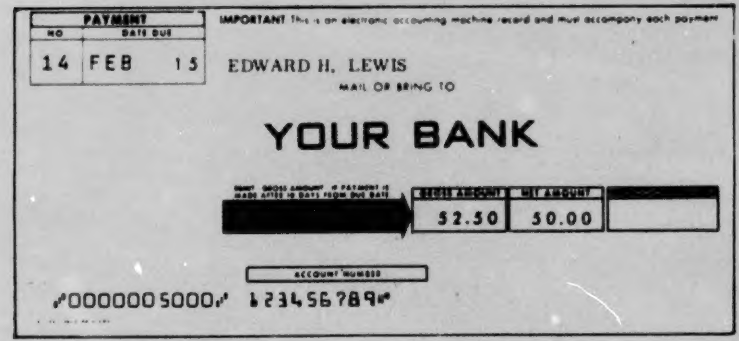
d. An older man gives you $50 and the following:



PAYMENT	
NO	DATE DUE
14	FEB 15

IMPORTANT This is an electronic accounting machine record and must accompany each payment

EDWARD H. LEWIS

MAIL OR BRING TO

YOUR BANK

REMIT GROSS AMOUNT IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE

GROSS AMOUNT	NET AMOUNT	
52.50	50.00	

ACCOUNT NUMBER

⑈0000005000⑈ 123456789⑈

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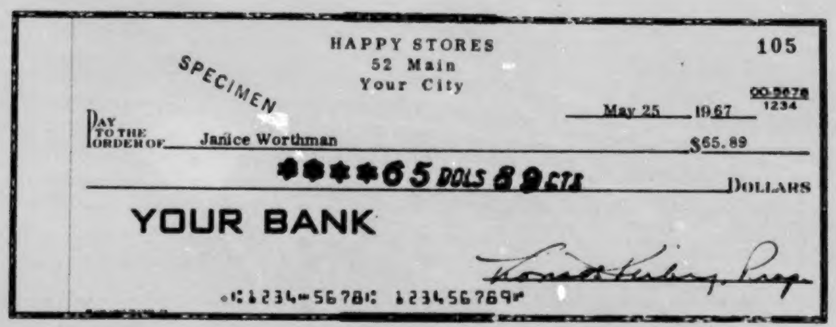
ASSIGNMENT SHEET #8

e.



HAPPY STORES
52 Main
Your City

105

SPECIMEN

00-5678
1234

May 25 1967

PAY TO THE ORDER OF Janice Worthman $65.89

****65 DOLS 89 CTS DOLLARS

YOUR BANK

Prop.

⑆1234⑉5678⑆ 123456789⑈

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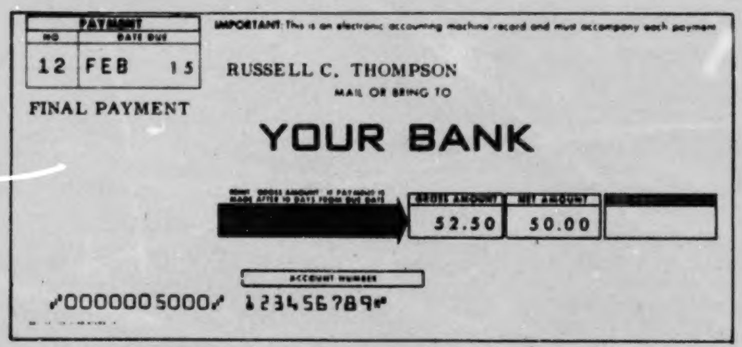
f. A well-dressed man gives you $50 and the following:



PAYMENT	
NO	DATE DUE
12	FEB 15

FINAL PAYMENT

IMPORTANT This is an electronic accounting machine record and must accompany each payment

RUSSELL C. THOMPSON

MAIL OR BRING TO

YOUR BANK

REMIT GROSS AMOUNT IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE

GROSS AMOUNT	NET AMOUNT	
52.50	50.00	

ACCOUNT NUMBER

⑈0000005000⑈ 123456789⑈

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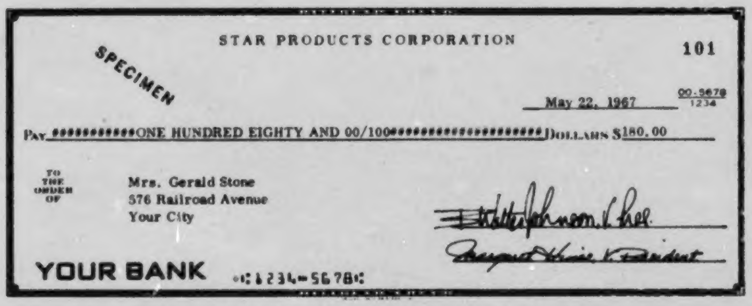
ASSIGNMENT SHEET #8

g.



STAR PRODUCTS CORPORATION

101

SPECIMEN

May 22, 1967

00-5678
1234

PAY ############ONE HUNDRED EIGHTY AND 00/100######################## DOLLARS $180.00

TO THE ORDER OF

Mrs. Gerald Stone
576 Railroad Avenue
Your City

YOUR BANK ⑆1234-5678⑆

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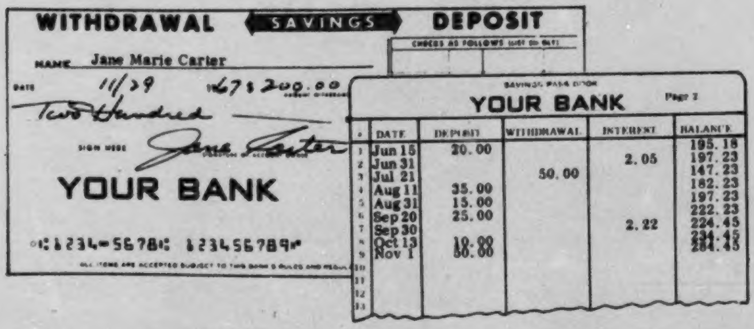
2. Which of the following transactions indicates that the customer may lack one of the benefits of a Christmas Club? ______________________

____

____

(NOTE: In each case, specify what benefit the customer may lack.)

a. On November 29th, a young woman hands you the following:



WITHDRAWAL SAVINGS DEPOSIT

NAME Jane Marie Carter

DATE 11/29 67 $ 200.00

Two Hundred

SIGN HERE Jane Carter

YOUR BANK

⑆1234-5678⑆ 123456789⑈

SAVINGS PASS BOOK

YOUR BANK

Page 2

#	DATE	DEPOSIT	WITHDRAWAL	INTEREST	BALANCE
1	Jun 15	20.00			195.18
2	Jun 31			2.05	197.23
3	Jul 21		50.00		147.23
4	Aug 11	35.00			182.23
5	Aug 31	15.00			197.23
6	Sep 20	25.00			222.23
7	Sep 30			2.22	224.45
8	Oct 13	10.00			234.45
9	Nov 1	50.00			284.45
10					
11					
12					
13					

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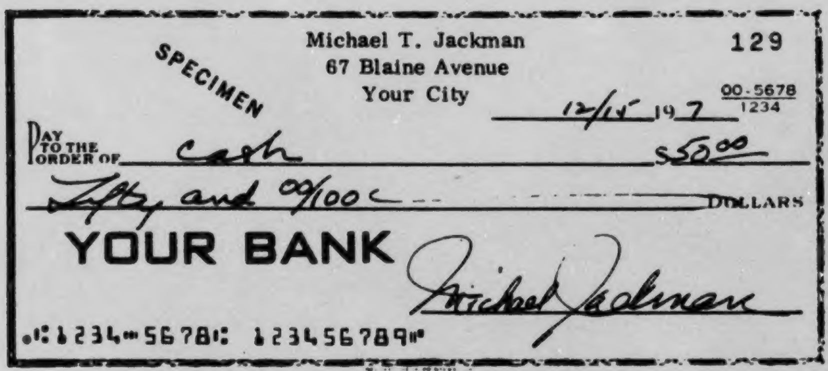
ASSIGNMENT SHEET #8

b. On December 15th, a man cashes the following:



SPECIMEN

Michael T. Jackman
67 Blaine Avenue
Your City

129

12/15 197-

00-5678
1234

PAY TO THE ORDER OF cash $50.00

Fifty and 00/100 — DOLLARS

YOUR BANK

Michael Jackman

⑆1234⑉5678⑆ 123456789⑈

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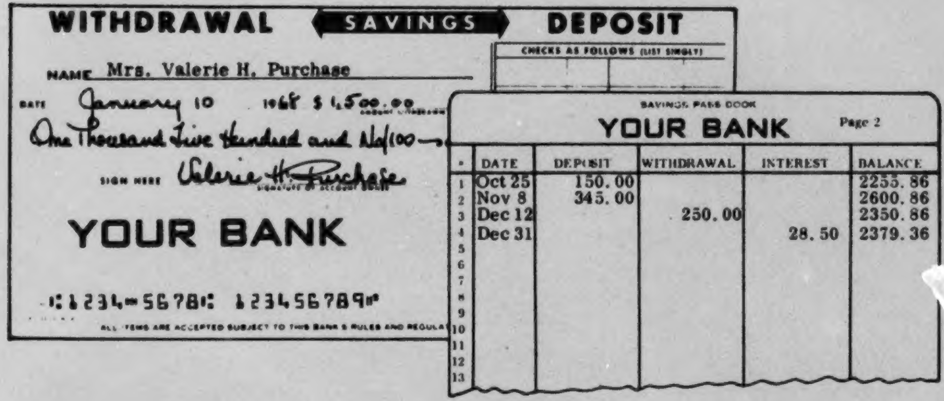
c. On January 10th, an elderly woman hands you the following:



WITHDRAWAL SAVINGS DEPOSIT

CHECKS AS FOLLOWS (LIST SINGLY)

NAME Mrs. Valerie H. Purchase

DATE January 10 1968 $ 1,500.00

One Thousand Five Hundred and No/100

SIGN HERE Valerie H. Purchase

YOUR BANK

⑆1234⑉5678⑆ 123456789⑈

ALL ITEMS ARE ACCEPTED SUBJECT TO THIS BANK'S RULES AND REGULA

SAVINGS PASS BOOK

YOUR BANK Page 2

#	DATE	DEPOSIT	WITHDRAWAL	INTEREST	BALANCE
1	Oct 25	150.00			2255.86
2	Nov 8	345.00			2600.86
3	Dec 12		250.00		2350.86
4	Dec 31			28.50	2379.36
5					
6					
7					
8					
9					
10					
11					
12					
13					

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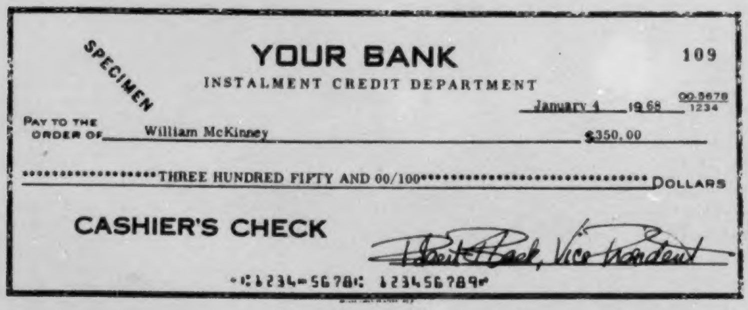
ASSIGNMENT SHEET #8

d. On January 4th, a man cashes the following:



SPECIMEN

YOUR BANK 109

INSTALMENT CREDIT DEPARTMENT

January 4 19 68 00-5678/1234

PAY TO THE ORDER OF William McKinney $350.00

******************THREE HUNDRED FIFTY AND 00/100******************************** DOLLARS

CASHIER'S CHECK

Vice President

⑆1234⑈5678⑆ 123456789⑈

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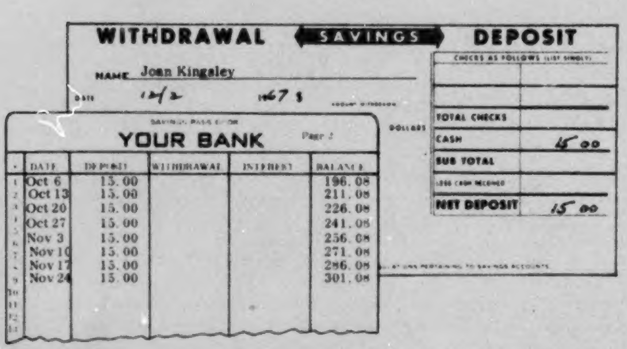
3. Today is December 2nd and the following customers are lined up at your window. What savings service could possibly benefit each of these customers? Place your answers in the blanks provided.

a. A young woman hands you $15 with the following:

____



WITHDRAWAL SAVINGS **DEPOSIT**

NAME Joan Kingsley

DATE 12/2 1967 $

DOLLARS

CHECKS AS FOLLOWS	
TOTAL CHECKS	
CASH	15 00
SUB TOTAL	
LESS CASH RECEIVED	
NET DEPOSIT	15 00

YOUR BANK Page 2

	DATE	DEPOSIT	WITHDRAWAL	INTEREST	BALANCE
1	Oct 6	15.00			196.08
2	Oct 13	15.00			211.08
3	Oct 20	15.00			226.08
4	Oct 27	15.00			241.08
5	Nov 3	15.00			256.08
7	Nov 10	15.00			271.08
8	Nov 17	15.00			286.08
9	Nov 24	15.00			301.08
10					
11					
12					
13					

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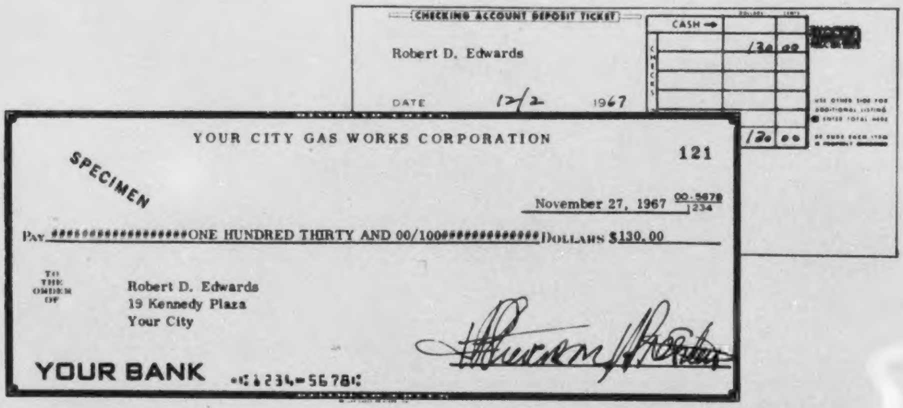
ASSIGNMENT SHEET #8

b. An elderly man hands you the following:



CHECKING ACCOUNT DEPOSIT TICKET

Robert D. Edwards

DATE 12/2 1967

CASH →

CHECKS 130 00

130 00

YOUR CITY GAS WORKS CORPORATION

SPECIMEN

121

November 27, 1967 00-5678/1234

PAY ###################ONE HUNDRED THIRTY AND 00/100############### DOLLARS $130.00

TO THE ORDER OF

Robert D. Edwards
19 Kennedy Plaza
Your City

YOUR BANK •:1234-5678:

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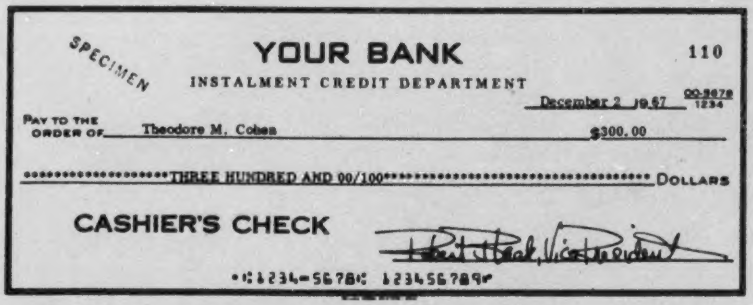
c. A middle-aged man cashes the following:



SPECIMEN

YOUR BANK

INSTALMENT CREDIT DEPARTMENT

110

December 2 1967 00-5678/1234

PAY TO THE ORDER OF Theodore M. Cohen $300.00

********************THREE HUNDRED AND 00/100*********************************** DOLLARS

CASHIER'S CHECK

•:1234-5678: 123456789•

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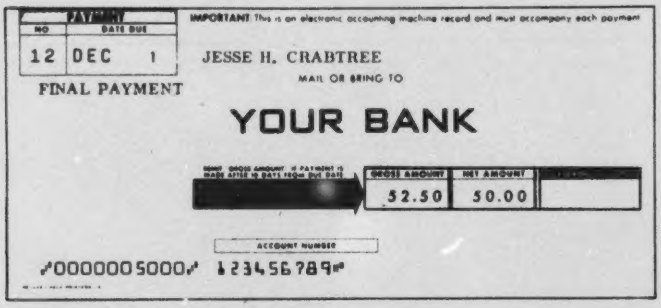
ASSIGNMENT SHEET #8

d. A man gives you $50 with the following:



PAYMENT NO	DATE DUE
12	DEC 1

FINAL PAYMENT

IMPORTANT This is an electronic accounting machine record and must accompany each payment

JESSE H. CRABTREE

MAIL OR BRING TO

YOUR BANK

REMIT GROSS AMOUNT IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE

GROSS AMOUNT	NET AMOUNT	
52.50	50.00	

ACCOUNT NUMBER

⑈0000005000⑈ ⑆123456789⑈

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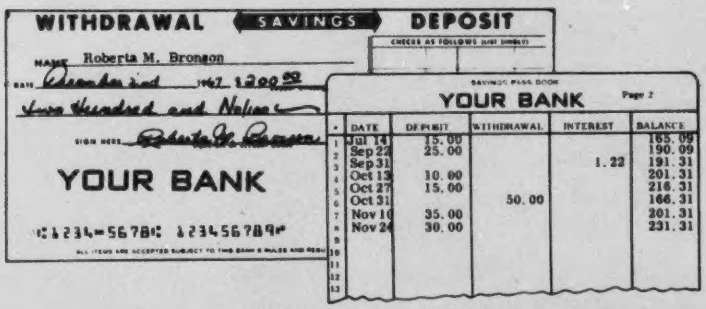
e. A short woman hands you the following:



WITHDRAWAL SAVINGS **DEPOSIT**

CHECKS AS FOLLOWS (LIST SINGLY)

NAME Roberta M. Bronson

DATE December 2nd 1967 $200.00

Two Hundred and No/100

SIGN HERE

YOUR BANK

⑆1234-5678⑆ 123456789⑈

ALL ITEMS ARE ACCEPTED SUBJECT TO THIS BANK'S RULES AND REGU

SAVINGS PASS BOOK

YOUR BANK Page 2

#	DATE	DEPOSIT	WITHDRAWAL	INTEREST	BALANCE
1	Jul 14	15.00			165.09
2	Sep 22	25.00			190.09
3	Sep 31			1.22	191.31
4	Oct 13	10.00			201.31
5	Oct 27	15.00			216.31
6	Oct 31		50.00		166.31
7	Nov 1	35.00			201.31
8	Nov 2	30.00			231.31
9					
10					
11					
12					
13					

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OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ASSIGNMENT SHEET #9--TYPE THANK-YOU LETTER

Using the information from the savings signature card on Assignment Sheet #2 (question 1), type in mailable form the following thank-you letter using modified block style with blocked paragraphs and mixed punctuation. The letter is average in length.

Appropriate Date

(3 blank lines)

Name
Address
City, State Zip

(double space)

Salutation

(double space)

Thank you for allowing The Students' Bank of Oklahoma to serve your banking needs by opening your own personal savings account for you.

We certainly invite you to use all of our services. The Students' Bank of Oklahoma will work hard to provide you with the best possible banking service. Let us encourage you, too, to let us know at any time when we might be of service to you by calling (405) 282-3773 or writing to P.O. Box 432, Anytown, OK 70000.

Your business will always be appreciated, and we look forward to a lasting and prosperous relationship with you at The Students' Bank of Oklahoma.

(double space)

Complimentary closing

(3 blank lines)

Martha Higgins

(double space)

reference initials

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

Evaluated to the satisfaction of the instructor

Assignment Sheet #2

1.

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS SIGNATURE CARD ACCT. # 43-1592

TYPED ACCOUNT TITLE George and Kathryn Hunter			
HOME ADDRESS 2206 West McElroy, Stillwater, OK	74074		HOME PHONE 377-2609
SS# 365-89-2751 580-49-5678	TYPE OF ACCT. Regular Passbook	INDIVIDUAL OTHER	JOINT Joint
BUSINESS OR EMPLOYER C. E. Donart High School			
FORMER BANK REFERENCE First National Bank & Trust Co. - OKC		AFFILIATED ACCOUNTS Checking 13-2530	
REFERRED BY	INITIAL DEPOSIT $4,928		DATE OPENED 11/8/78
OPENED BY Martha Higgins mh		ASSIGNED TO	
REMARKS			

DEPOSITOR'S CONTRACT ACCOUNT # 43-1592

Bank is authorized to recognize any signature on this card in payment of funds or transaction of business for this Account. Checks and other items for deposit or collection are accepted subject to the conditions set forth herein. Bank acts only as Depositors' collecting agent and assumes no responsibility beyond its exercise of due care. All checks and other items are credited to Depositors' Account subject to final payment and to receipt of proceeds of final payment in cash or its equivalent by Bank at its office. Bank may forward checks and other items to correspondent banks for collection, and Bank shall not be liable for default or negligence of correspondents, or for losses of checks and other items while in transit. Checks, other items, and their proceeds may be handled by any Federal Reserve Bank in accordance with applicable Federal Reserve Rules, and by Bank or any of its correspondents, in accordance with common bank usage or other lawful means. Bank may charge back to the Depositors' Account any check or item which is drawn against insufficient funds, or which is otherwise not good or payable. Any checks or other item received after Bank's regular cut off time shall be deemed received the next business day. In collecting items, Bank and any subsequent collecting Bank is hereby designated an agent of each Depositor.

The Account, if a checking account, whether active or inactive, shall be subject to Bank's schedule of service charges in effect from time to time.

No stop payment request, renewal, or revocation shall be valid until received in writing at Bank.

If Account has been opened by any person for the benefit of a minor, and if withdrawals may be made by such minor, all other Depositors agree to indemnify and hold Bank harmless against loss or liability arising therefrom.

If this is a Joint Account, Depositors agree with each other and Bank that all present and future funds in this Account shall be the joint property of the Depositors, owned as "Joint Tenants with the Right of Survivorship, and not as Tenants in Common." Upon the death of a Joint Tenant Depositor, any balance in this Account shall become the property of the surviving Depositor(s), who shall become the absolute owner(s) of said Account as between such surviving Depositor(s) and Bank.

Each Depositor, and any other person appearing to have an interest in the Account, agrees that all sums credited to the Account, including items in transit, are subject to Bank's right of lien or set off for any obligation to Bank from any one or more of the Depositors.

Withdrawals made by any Depositor, including a surviving Depositor, shall be valid and binding as to any other Depositor, and shall discharge Bank from any liability by reason of such withdrawal.

The terms hereof shall apply to and be binding upon each signatory party, and on each non signatory party owning an interest in the Account, their personal representatives, heirs, devisees, successors and assigns, referred to herein as Depositor, Depositors or Depositor(s), as the context required.

The terms hereof are in addition to the terms contained in any Passbook issued by Bank in connection with said Account and to the extent of any conflict or contradiction between the terms hereof and the terms of said Passbook, the terms of said Passbook shall control.

SIGNATURE Kathy Hunter

SIGNATURE George Hunter

156-B

2.

THE STUDENTS' BANK OF OKLAHOMA

SAVINGS SIGNATURE CARD ACCT. # 43-1589

TYPED ACCOUNT TITLE William Stokes

HOME ADDRESS 167 South Duck, Stillwater, OK 74074

HOME PHONE 372-1932

SS# 419-36-8249

TYPE OF ACCT. Regular Passbook

INDIVIDUAL **JOINT** **OTHER** Individual

BUSINESS OR EMPLOYER Swan Hose

FORMER BANK REFERENCE

AFFILIATED ACCOUNTS Checking 12-7843

REFERRED BY

INITIAL DEPOSIT $250

DATE OPENED 2/16/77

OPENED BY Lisa Kimble lk

ASSIGNED TO

REMARKS

DEPOSITOR'S CONTRACT **ACCOUNT #** 43-1589

Bank is authorized to recognize any signature on this card in payment of funds or transaction of business for this Account. Checks and other items for deposit or collection are accepted subject to the conditions set forth herein. Bank acts only as Depositors' collecting agent, and assumes no responsibility beyond its exercise of due care. All checks and other items are credited to Depositors' Account, subject to final payment, and to receipt of proceeds of final payment in cash or its equivalent by Bank at its office. Bank may forward checks and other items to correspondent banks for collection, and Bank shall not be liable for default or negligence of correspondents, or for losses of checks and other items while in transit. Checks, other items, and their proceeds may be handled by any Federal Reserve Bank in accordance with applicable Federal Reserve Rules, and by Bank or any of its correspondents, in accordance with common bank usage or other lawful means. Bank may charge back to the Depositors' Account any check or item which is drawn against insufficient funds, or which is otherwise not good or payable. Any checks or other item received after Bank's regular cut off time shall be deemed received the next business day. In collecting items, Bank and any subsequent collecting Bank is hereby designated an agent of each Depositor.

The Account, if a checking account, whether active or inactive, shall be subject to Bank's schedule of service charges in effect from time to time.

No stop payment request, renewal, or revocation shall be valid until received in writing at Bank.

If Account has been opened by any person for the benefit of a minor, and if withdrawals may be made by such minor, all other Depositors agree to indemnify and hold Bank harmless against loss or liability arising therefrom.

If this is a Joint Account, Depositors agree with each other and Bank that all present and future funds in this Account shall be the joint property of the Depositors, owned as Joint Tenants with the Right of Survivorship, and not as Tenants in Common. Upon the death of a Joint Tenant Depositor, any balance in this Account shall become the property of the surviving Depositor(s), who shall become the absolute owner(s) of said Account as between such surviving Depositor(s) and Bank.

Each Depositor, and any other person appearing to have an interest in the Account, agrees that all sums credited to the Account, including items in transit, are subject to Bank's right of lien or set off for any obligation to Bank from any one or more of the Depositors.

Withdrawals made by any Depositor, including a surviving Depositor, shall be valid and binding as to any other Depositor, and shall discharge Bank from any liability by reason of such withdrawal.

The terms hereof shall apply to and be binding upon each signatory party, and on each non signatory party owning an interest in the Account, their personal representatives, heirs, devisees, successors and assigns, referred to herein as Depositor, Depositors or Depositor(s), as the context required.

The terms hereof are in addition to the terms contained in any Passbook issued by Bank in connection with said Account and to the extent of any conflict or contradiction between the terms hereof and the terms of said Passbook, the terms of said Passbook shall control.

William Stokes

SIGNATURE

SIGNATURE

Assignment Sheet #3

CENTRAL INFORMATION FILE

Savings

Date 9/16/Current year ACCOUNT No. 43-1588 TYPE: Reg.

NAME Kim Lewis

ADDRESS 2578 North Pine
Stillwater, Oklahoma 74074

PHONE: 624-2629

SOC. SEC. - TAX ID NO. - 006-92-3726

BUSINESS Secretary for the Oklahoma State Department of Vocational and Technical Education

BUSINESS ADDRESS 1515 West Sixth Street
Stillwater, Oklahoma 74074 377-2000

HAS RESIDED IN

FORMER RESIDENCE

PREVIOUS BANKING CONECTIONS

INTRODUCED BY:

REFERENCES

ASSIGNED TO

AFFILIATED CHECKING ACCOUNTS#16-1679

PERSON(S) KNOWN IN THIS BANK None

INITIAL DEPOSIT $ 269.88 CONSISTED OF Oklahoma Tax Refund Check

REMARKS - REPLIES TO INQUIRIES -

SPECIAL INSTRUCTIONS:

CHECKS RETURNED FOR INSUFFICIENT FUNDS

Month	No.	Month	No.	Month	No.	Month	No.	Month	No.

Assignment Sheet #4

Savings Account Record

ACCOUNT NO. 43-1592

NAME George and Kathryn Hunter

ADDRESS 2206 West McElroy
Stillwater, Oklahoma 74074

INSTRUCTIONS

Always obtain a receipt for each deposit. Your receipt should agree with the amount deposited. Retain receipts until statement is received and balanced.

FINDER Please return to

THE STUDENTS' BANK
OF OKLAHOMA

Assignment Sheet #4 (continued)

THE STUDENTS' BANK OF OKLAHOMA

This Pocket for Deposit Receipts

DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE
		$4,928		$4,928

This Pocket for Withdrawal Stubs

DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE

Assignment Sheet #5

SAVINGS DEPARTMENT

**THE STUDENTS' BANK
OF OKLAHOMA**

George and Kathryn Hunter
2206 West McElroy
11/8/77 19

ACCT. NO. 43-1592

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY	920	00
COIN	8	00
CHECKS AS FOLLOWS		
1st Nat'l		
of OKC	4000	00
TOTAL	4928	00

PLEASE ENDORSE ALL CHECKS AND DRAFTS

SAVINGS DEPARTMENT

**THE STUDENTS' BANK
OF OKLAHOMA**

William Stokes
167 South Duck
2/16/77 19

ACCT. NO. 43-1589

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
Swan Hose	250	00
Co.		
TOTAL	250	00

PLEASE ENDORSE ALL CHECKS AND DRAFTS

Assignment Sheet #6

Account No 43-1589 $ 61.57

(Current date), 19

Received of

THE STUDENTS' BANK OKLAHOMA

Sixty-one and 57/100 -- DOLLARS

SAVINGS BANK ACCOUNT

William Stokes

Assignment Sheet #7

DEBIT Mark Hancock	ACCOUNT NUMBER 40-7962	
Telephone transfer from savings to checking	85	00
Date (Current date) APPROVED BY (Student's initials) TOTAL	85	00

CREDIT Mark Hancock	ACCOUNT NUMBER 18-4235	
Telephone transfer to checking from savings	85	00
Date (Current date) APPROVED BY (Student's initials) TOTAL	85	00

Assignment Sheet #8

1. a, f, and g
2. a--Won't have to deplete her savings next year

   d--Won't have to borrow money next year
3. a. Automatic savings plan

   b. Savings account

   c. Christmas club

   d. Savings account

   e. Christmas club

Assignment Sheet #9

November 8, 1977

Mr. and Mrs. George Hunter
2206 West McElroy
Stillwater, OK 74074

Dear Mr. and Mrs. Hunter:

Thank you for allowing The Students' Bank of Oklahoma to serve your banking needs by opening a savings account for you.

We certainly invite you to use all of our services. The Students' Bank of Oklahoma will work hard to provide you with the best possible banking service. Let us encourage you, too, to let us know at any time when we might be of service to you by calling (405) 282-3773 or writing to P.O. Box 432, Anytown, OK 70000.

Your business will always be appreciated, and we look forward to a lasting and prosperous relationship with you at The Students' Bank of Oklahoma.

Sincerely yours,

Martha Higgins

Martha Higgins

student's reference initials

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

TEST

NAME ______________________________ SCORE ____________________

1. Match the terms associated with opening savings accounts on the right to the correct definitions. Place the appropriate numbers in the blanks provided.

_____a. Money paid for the use of money

_____b. Interest stops at maturity and must be renewed by the customer

_____c. Any deposit payable after thirty days

_____d. Indexing device or chart permitting independent calculation of simple or compound interest on varied amounts for certain or varied intervals of time

_____e. Money paid for the use of money based upon the principal plus the accrued interest over a period of time

_____f. Bond issued by the treasury department of the United States government for the encouragement of thrift

_____g. Deposits made for a specified length of time usually ranging from 90 days to 8 years, earning from 5 1/2% to 7 3/4% interest

_____h. Amount of money on which the interest is paid

_____i. Banking service that allows a person to safely store money and also earn interest at the same time

1. Time deposit
2. Savings bond
3. Principal
4. Compound interest
5. Interest
6. Interest table
7. Savings account
8. Certificate of deposit (CD)
9. Single maturity CD

_____j. Book record prepared by a bank for a depositor listing deposits, withdrawals, interest paid by the bank, the date of all transactions, the new balance, and the initial or identifying symbol of the person handling each transaction; depositor's name or names and account number are shown on the front

_____k. Automatically renews itself if not cashed within ten days after maturity date

_____l. Money paid for the use of money for a period of time based upon the principal

_____m. Date upon which a note, time draft, bill of exchange, bond, or other negotiable instrument becomes due and payable

_____n. Unearned interest returned to the borrower because the loan was paid off prior to the maturity date

10. Maturity

11. Passbook

12. Automatic renewable CD

13. Simple interest

14. Rebate

2. Distinguish between regular savings (R), certificate of deposit (CD), and special accounts (S) by placing the corresponding letters to the left of the statement that represents that type of savings.

_____a. Interest paid quarterly, semiannually, or yearly

_____b. Small fee for any withdrawals over the set number

_____c. Run for varying periods, most commonly fifty weeks

_____d. If any amount is withdrawn prior to maturity, interest will be paid at the passbook rate of 5% plus the customer is penalized one quarter interest at given rate

_____e. 5% interest compounded quarterly

_____f. Provide retirement plans for salaried, self-employed, and professional persons designed to provide maximum retirement security and tax benefits

_____g. 90 days at 5 1/2%, 1 year at 6%, 2 1/2 years at 6 1/2%, 4 years at 7 1/4%, 6 years at 7 1/2% interest, and 8 years at 7 3/4%

_____h. Customers can supplement their incomes with interest checks ______i. Pay total to depositor at the end of the period

______j. Minimum deposits of $100 for 90 days to 2 1/2 years, $1,000 for four (4) and six (6) years, or $10,000 for six (6) months

______k. Plan for deposit of fixed sums at regular intervals and often for specified purposes

______l. Interest can be deposited into a regular passbook and earn 5% interest and be available to the customer, if and when needed, at the same time

______m. X number of free withdrawals during quarter

______n. Can be put on the automatic renewal plan

______o. Enable depositor to set aside a certain amount over a period of time to meet extraordinary or unusual expenses

______p. Good account to have in case of an emergency or special purchases

3. Arrange in order the following procedure for assigning account numbers. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Cross out existing number so next account number will be ready for assignment

______b. Initial number to show who opened account

______c. Check book of savings account numbers

______d. Date number to show when account was opened

______e. Assign account number

4. Match types of information found on a savings signature card on the right to the correct descriptions.

______a. Indicates what type of savings account has been opened

______b. First and last name or initials of person who opened account

______c. Used for reference

______d. Required by federal law so that a customer can always be identified

______e. Only one person dealing with account

______f. Important because the customer sometimes needs to be contacted during the day

1. Account number
2. Home phone
3. Social security number
4. Type of account
5. Opened by
6. Individual.

_____g. Name(s) of person(s) opening account

_____h. Date showing when account was actually opened

_____i. Last bank where customer had a savings or checking account

_____j. Any existing accounts with this bank under a different name or names along with account numbers

_____k. Any type of information that would be helpful to bank personnel if something came up about the customer

_____l. Dollar and cent amount customer is depositing

_____m. Either box number, street address, or rural route number and city, state, and zip code

_____n. Name of officer to whom new customer is assigned

_____o. Information about how the customer found out about the bank

_____p. Type of business if self-employed or place of employment

_____q. Any other type of savings plan other than individual or joint

_____r. Two or more persons are dealing with account

7. Home address
8. Joint
9. Other
10. Business or employer
11. Former bank reference
12. Affiliated accounts
13. Referred by
14. Initial deposit
15. Date opened
16. Typed account title
17. Assigned to
18. Remarks

5. Match the types of information found on central information file (CIF) card to their correct descriptions. There may be more than one answer to a blank. Descriptions are continued on the next page.

_____a. When account was opened

_____b. Used for reference in CIF

_____c. Indicates whether deposit was coin, currency, check, or a combination of the three

_____d. Information concerning how the customer found out about the bank

1. Consisted of
2. Introduced by
3. Account number
4. Date

______e. Requested for identification purposes

______f. Any existing account(s) with this bank under a different name or names along with account number(s)

______g. Place of employment or type of business if self-employed

______h. Dollar and cent amount customer is depositing

______i. Type of checking account opened or type of service charge to be deducted

______j. Name and complete address of someone who can vouch for the customer and/or major credit cards

______k. Name(s) of person(s) opening account

______l. Repeat check order and usually any type of information that would be helpful to bank personnel in dealing with customer

______m. Name of officer to whom new customer is assigned

______n. Used to indicate if customer wants funds transferred from one account to another each month or perhaps have a loan payment made automatically each month

______o. Last bank where customer had a checking account

______p. Box number, street address, or rural route number and city, state, and zip code

______q. Present location and length of time

______r. Home phone number and business phone, if available

______s. Names of friends and/or relatives currently working in bank

5. Business
6. Social security or tax identification number
7. References
8. Type
9. Initial deposit
10. Affiliated checking accounts
11. Special instructions
12. Remarks-Replies to inquiries
13. Assigned to
14. Previous banking connections
15. Former residence
16. Has resided in
17. Address
18. Phone
19. Business address
20. Name
21. Person(s) known in this bank

6. Discuss in a short paragraph the procedure for obtaining signature(s) on a savings signature card.

____

____

____

7. Arrange in order the following procedure for issuing a passbook. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Type the complete address in the space provided

______b. Type the amount of the total deposit in the BALANCE column

______c. Type name(s) of person(s) opening the account in the space provided

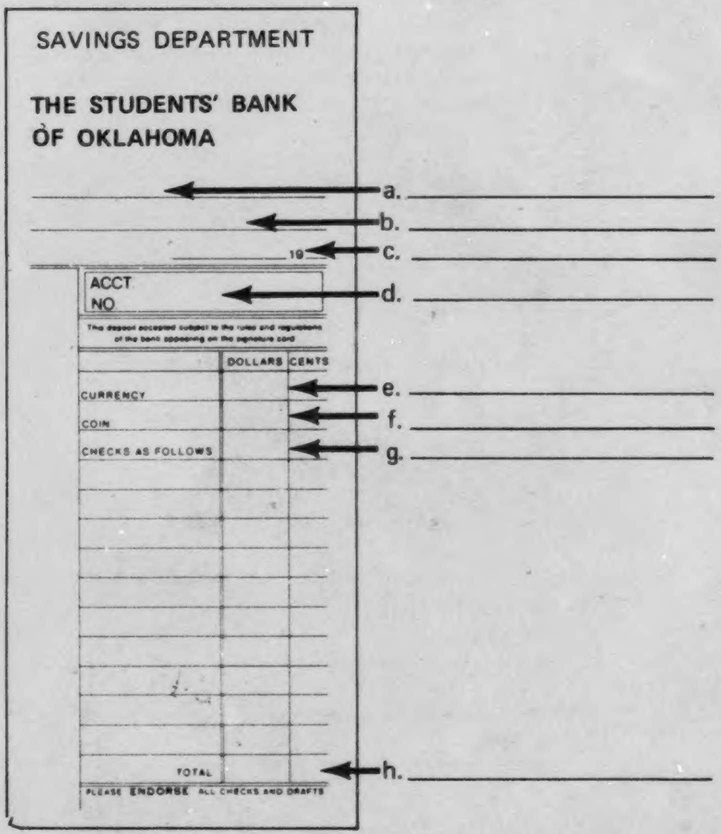
______d. Initial total deposit in the BALANCE column to show who issued passbook

______e. Type account number in the space provided on the front of the passbook

______f. Type the date in numbers on the inside of the passbook

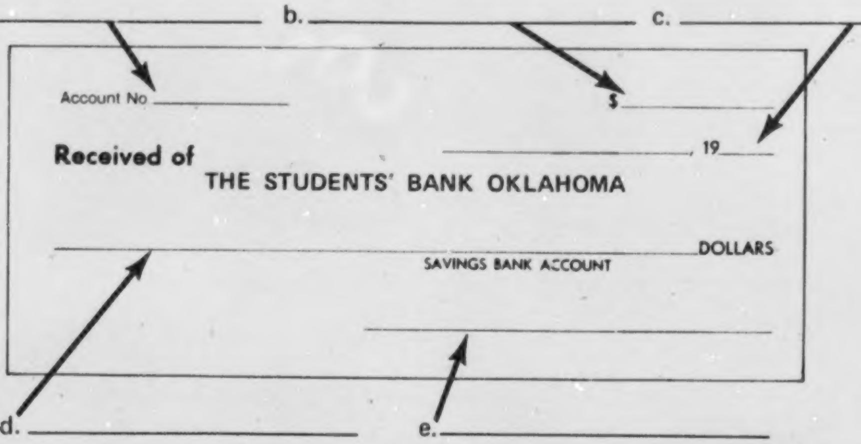
______g. Type the amount of the initial deposit

8. Identify the parts of the savings deposit slip shown below.


SAVINGS DEPARTMENT
THE STUDENTS' BANK OF OKLAHOMA
19
ACCT NO
This deposit accepted subject to the rules and regulations of the bank appearing on the signature card
DOLLARS
CENTS
CURRENCY
COIN
CHECKS AS FOLLOWS
TOTAL
PLEASE ENDORSE ALL CHECKS AND DRAFTS
a.
b.
c.
d.
e.
f.
g.
h.

9. Identify the parts of the savings withdrawal slip shown below.

a. ______________ b. ______________ c. ______________


Account No
$
, 19
Received of
THE STUDENTS' BANK OKLAHOMA
DOLLARS
SAVINGS BANK ACCOUNT

d. ______________ e. ______________

10. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.

11. List in sequence the procedure for opening a savings account.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

g. ______________________________

12. Classify cross selling savings services by placing an "S" for savings accounts, a "C" for Christmas clubs, and an "A" for automatic savings in the appropriate blanks.

______a. Provide place for customer to deposit checks that are not part of the ordinary income, such as insurance, dividend, and bonus checks, so that these funds will draw interest

______b. Help prevent borrowing money before or after Christmas

______c. Eliminate necessity of customer coming to bank to make deposits

______d. Encourage savings for Christmas and help eliminate withdrawals from standard savings accounts

______e. Draw interest

______f. Allow customer to make regular monthly deposits to savings

______g. Lessen chance that customer will need to borrow money when needed

______h. Provide readily available funds for future

13. Type thank-you letter to new customer.

(NOTE: If the above activity has not been accomplished prior to the test, ask your instructor when it should be completed.)

OPENING SAVINGS ACCOUNTS AND TIME DEPOSITS
UNIT II

ANSWERS TO TEST

1. a. 5
b. 9
c. 1
d. 6
e. 4
f. 2
g. 8
h. 3
i. 7
j. 11
k. 12
l. 13
m. 10
n. 14

2. a. CD
b. R
c. S
d. CD
e. R
f. S
g. CD
h. CD
i. S
j. CD
k. S
l. CD
m. R
n. CD
o. S
p. R

3. a. 3
b. 5
c. 1
d. 4
e. 2

4. a. 4
b. 5
c. 1
d. 3

e. 6

f. 2

g. 16

h. 15

i. 11

j. 12

k. 18

l. 14

m. 7

n. 17

o. 13

p. 10

q. 9

r. 8

5. a. 4

b. 3

c. 1

d. 2

e. 6

f. 10

g. 5

h. 9

i. 8

j. 7

k. 20

l. 12

m. 13

n. 11

o. 14

p. 15, 17, and 19

q. 16

r. 18

s. 21

6. Discussion should include:

a. Complete front of signature card with the needed information

b. Type the account number in the space provided

c. Have customer(s) sign signature card

d. Date and initial signature card upon completion

7. a. 3
   b. 6
   c. 2
   d. 7
   e. 1
   f. 4
   g. 5

8. a. Name
   b. Address
   c. Date
   d. Account number
   e. Currency
   f. Coin
   g. Checks
   h. Total balance

9. a. Account number
   b. Amount to be withdrawn from account in figures
   c. Date of withdrawal
   d. Amount to be withdrawn from account written out
   e. Signature of person withdrawing money from account

10. Discussion should include:
    a. Ask for name of customer as it is carried on account
    b. Ask customer for complete address
    c. Ask customer for phone number
    d. Ask customer for account numbers
    e. Ask customer for amount to be transferred
    f. Check account to see if there are sufficient funds
    g. Type debit slip for account from which money is to be deducted using customer's name, account number, and amount to be transferred
    h. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

- i. Varify by repeating information back to customer
- j. Take original slips to teller
- k. Mail carbon copy to customer

11.
- a. Assign account number
- b. Fill out savings signature card
- c. Obtain signature(s)
- d. Fill out savings deposit slip
- e. Issue passbook
- f. Take initial deposit and deposit slip to teller
- g. Route signature card to bookkeeping for filing

12.
- a. S
- b. C
- c. A
- d. C
- e. S
- f. A
- g. S
- h. S

13. Evaluated to the satisfaction of the instructor

CUSTOMER SERVICE
UNIT III

UNIT OBJECTIVE

After completion of this unit, the student should be able to reorder checks, reconcile bank statements, place stop payments on checks, and make address changes. This knowledge will be evidenced by completion of the assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with customer service to the correct definitions.
2. Match terms associated with data processing to the correct definitions.
3. Arrange in order the procedures for giving out account balances in person and by phone.
4. Arrange in order the procedures for looking up lost or missing checks and deposits on microfilm.
5. Arrange in order the procedures for making address changes in person and by phone.
6. Discuss in a short paragraph the procedure for reordering checks.
7. Match information found on microfiche to the correct descriptions.
8. Arrange in order the steps necessary for preparing a bank reconciliation statement.
9. Arrange in order the procedure for reconciling bank statements with a deposit in transit and outstanding checks.
10. Select from a list steps that could be followed to locate error(s) in reconciling a bank statement.
11. Arrange in order the procedure for placing stop payments on checks.
12. Arrange in order the procedure for closing accounts.
13. Discuss in a short paragraph the procedure for adding or deleting a signature on a signature card.
14. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.

15. Select from a list public relations skills to use when working with customers.
16. Select from a list ways to handle difficult customers.
17. Select from a list telephone courtesies to use when talking with customers.

CUSTOMER SERVICE
UNIT III

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

   A. Provide student with objective sheet.

   B. Provide student with information and assignment sheets.

   C. Discuss information and assignment sheets.

   D. Obtain samples of different types of balance request forms, change of address forms, stop payment orders, and blank statements from area banks.

   E. Ask resource person to bring microfilm containing information about a student's account to class for use with the microfilm viewer.

   F. Take field trip to area bank.

   G. Give test.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment sheets

      1. Assignment Sheet #1--Give Account Balances

      2. Assignment Sheet #2--Make Change of Address

      3. Assignment Sheet #3--Obtain Information from Microfiche

      4. Assignment Sheet #4--Read Bank Statement, Checkbook Stub, and Reconciliation Statement

      5. Assignment Sheet #5--Prepare Bank Reconciliations

      6. Assignment Sheet #6--Complete Drills for Locating Error(s) in Reconciling a Bank Statement

      7. Assignment Sheet #7--Stop Payment on Check

      8. Assignment Sheet #8--Close Account

      9. Assignment Sheet #9--Change Signatures

      10. Assignment Sheet #10--Telephone Transfer Funds

11. Assignment Sheet #11--Practice Public Relations Skills
12. Assignment Sheet #12--Practice Handling Difficult Customers
13. Assignment Sheet #13--Practice Telephone Courtesies

D. Answers to assignment sheets

E. Test

F. Answers to test

III. Unit references:

A. *Financial Terminology*. Dayton, Ohio: The National Cash Register Company, 1973.

B. *Demand Deposit Accounting: A Programmed Training Unit.* Washington, D.C.: American Bankers Association, 1975.

C. Weaver, David et al. *Elements of Financial Records.* Accounting 10/12 Series, part 1. 3rd ed. New York: Gregg Division/McGraw-Hill Book Company, 1977.

CUSTOMER SERVICE
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Demand deposit accounting (DDA)--Bookkeeping department

B. Microfiche--Rectangular transparency, approximately 4" x 6", containing rows of reduced page images of reports, catalogs, rate books, and other related account information

C. Insufficient funds--Indicates that depositor's balance is smaller than the amount of a check presented for payment

D. Check files--Files in which all paid and cancelled checks are stored until they are sent to the depositor with the statement

E. Bank statement--Statement of a customer's account issued periodically, usually monthly; shows the balance at the beginning of the period, all deposits made and all checks paid during the period, and the balance at the end of the period

F. Not sufficient funds (NSF)--Abbreviation indicating insufficient funds

G. Microfilm--Roll of film used in a machine to take pictures of checks, statements, and any other record a bank wishes to photograph

H. Return item--Item returned unpaid by a drawee or payor bank

I. Hold--Restriction that freezes the entire balance or a specific part of an account or in some other manner restricts payments from the account

J. Uncollected funds--Portion of a depositor's balance which has not yet been collected by the depository bank

K. Reconcile--Process of accounting for the difference in depositor's check register and bank statement, identifying each outstanding item, which, if posted, would bring the two records into agreement

L. Balance of account--Net amount of total debits and total credits posted to a given account

(NOTE: Balances are of three types. *Zero balance* indicates that total debits and total credits are equal. *Debit balance* indicates the excess of total debits over total credits. *Credit balance* indicates the excess of total credits over total debits.)

M. Account number--Numeric identification given to an account within a given institution or business

INFORMATION SHEET

N. Service charge--Fee which is charged by a bank against a depositor for services rendered

O. Overdraft--Amount by which the total sum of checks paid against an account exceeds the applicable balance on deposit in the account

P. Deposit in transit--Deposit made after statement was issued

Q. Payee--Recipient of a check

R. Stop payment order--Order issued by a depositor instructing the bank to refuse payment of a specific check drawn by the depositor

S. Inactive account--Account which has little or no activity; balance may be stationary, neither deposits nor withdrawals having been posted to the account for a period of time

T. Caution--Placed in the depositor's check file to show there is either a hold or stop payment order against a particular check

U. Customer service--Department responsible for maximum customer satisfaction in regard to customer inquiries concerning account balances, statements, check orders, address changes, stop payment orders, and public relations in general

V. Post--Recording transactions to individual ledger accounts and subsidiary records

W. Drawer--Depositor

X. Drawee--Bank on which a check is written

Y. Endorsement--Signature or stamp that transfers ownership of a check

Z. Endorser--Person or company whose name is written or stamped on back of check

AA. Payor bank--Bank to which the item is paid

II. Data processing

A. Cathode ray tube (CRT)--Visual display device that translates data from computer memory and visually presents the information in human language form; enables information to be instantly accessed, read, and displayed on a screen; online system permits instant display of desired information

B. Online--All electronic equipment is hooked up directly to the central processing unit or computer

(NOTE: Equipment in local banks is usually online to a computer in a major city.)

INFORMATION SHEET

C. Electronic data processing (EDP)--Overall science of converting data by electronic means to any desired form

D. Magnetic tape--Data stored by selective polarization of portions of the tape surface; accessible only by the computer system

E. Punched tape--Tape created by an input or output device with data stored in the form of punched holes

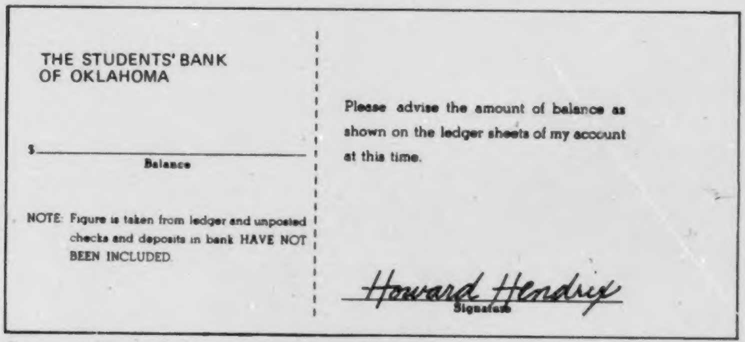
F. Magnetic ink character recognition (MICR)--Helps speed the process of sending checks through high-speed machines that automatically read the characters, sort the checks, and do bookkeeping formerly done by people

III. Procedures for giving out account balances in person and by phone (Assignment Sheet #1)

A. In person

1. Have customer sign balance request form

Example:



THE STUDENTS' BANK
OF OKLAHOMA

$________________
Balance

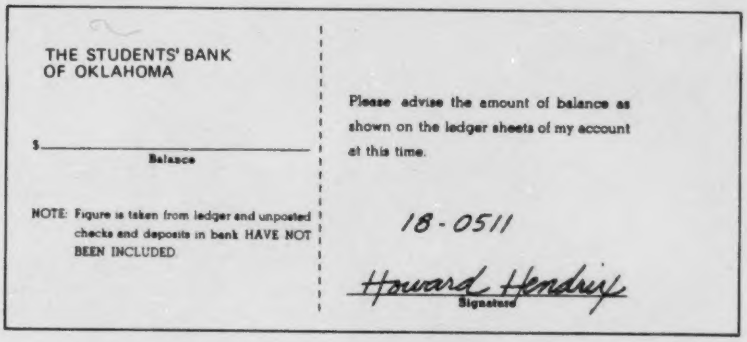
NOTE: Figure is taken from ledger and unposted checks and deposits in bank HAVE NOT BEEN INCLUDED

Please advise the amount of balance as shown on the ledger sheets of my account at this time.

Howard Hendrix
Signature

2. Have customer write account number above signature

Example:



THE STUDENTS' BANK
OF OKLAHOMA

$________________
Balance

NOTE: Figure is taken from ledger and unposted checks and deposits in bank HAVE NOT BEEN INCLUDED

Please advise the amount of balance as shown on the ledger sheets of my account at this time.

18-0511

Howard Hendrix
Signature

INFORMATION SHEET

3. Take request form to check file and check the signature on form with signature card

4. Go back to the customer if signatures do not match and ask for some other identification, explaining that the two signatures do not match

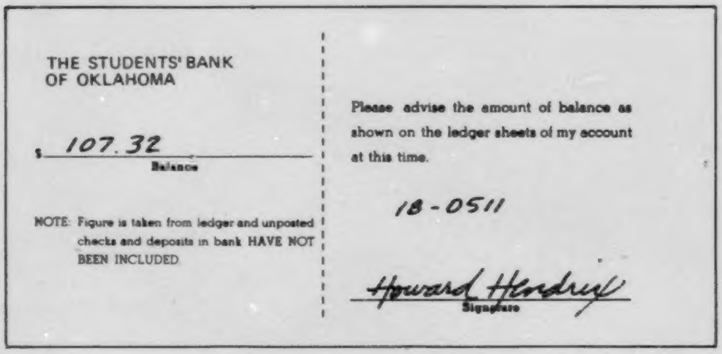
   (NOTE: Occasionally you will find two signatures that do not match because the signature card was signed several years ago; consequently, you should advise the customer to sign a new card to be placed on file so this same thing will not happen again.)

5. Go to microfiche viewer if signatures match

6. Locate account number and look under Current Balance column for balance

7. Write current balance in the space provided on the request form

   Example:



THE STUDENTS' BANK
OF OKLAHOMA

$ 107.32
Balance

NOTE: Figure is taken from ledger and unposted checks and deposits in bank HAVE NOT BEEN INCLUDED

Please advise the amount of balance as shown on the ledger sheets of my account at this time.

18-0511

Howard Hendrix
Signature

8. Tear request form apart along dotted lines

9. Give customer stub with balance

10. Place remainder of request form in customer service file

    (NOTE: These forms are kept on file approximately three months in case anything should be missing from a file. In that case, you would be able to go through that day's work to see if the customer had been in the bank; if so, there is always the possibility that the customer may have accidentally picked up a check or statement.)

INFORMATION SHEET

B. By phone

(NOTE: Only information about checking accounts is given out over the phone. Savings information is not given out because there is no positive way to have customers identify themselves.)

1. Obtain customer's account number

2. Go to microfiche viewer and locate account number

3. Ask customer for the date and amount of last deposit

   (NOTE: This is for identification purposes.)

4. Check the microfiche columns for amount of last deposit and date of last deposit to verify what the customer has told you

5. If information given by customer matches that on the microfiche, give customer amount of current balance, located under Current Balance column

6. If information given by customer does not match that on the microfiche, explain to the customer that the information does not agree with what is shown on the records; then have the customer check his/her records again; if information is still incorrect, suggest that the customer come to the bank and look at her/his check file

IV. Procedures for looking up lost or missing checks and deposits on microfilm

(NOTE: This procedure will vary depending upon if you are looking for a missing item from a statement or if a customer wants to know about a particular item.)

A. Checks

1. Ask for account number

2. Find out the check number

3. Ask for date check was issued

   (NOTE: If the date is not known, it is almost impossible to locate a particular check without going through a full month's film. This would be a long, time-consuming process. Whereas, if you were making statements, you would have the date.)

4. Ask for name of payee

INFORMATION SHEET

5. Ask for amount of check
6. Go to film file
7. Locate film for date that check was paid
8. Take film to viewer
9. Thread viewer
10. Begin searching for check

    (NOTE: It is possible that a check written one day would not be cashed or deposited for several days; in this case, you will have to check film for several days after the check was written.)

B. Deposits

1. Ask for account number
2. Ask for date the deposit was made

    (NOTE: If date is not known, it is almost impossible to locate a particular deposit without going through a full month's film. This would be a long, time-consuming process. Whereas if you were making statements, you would have this information.)

3. Ask for amount of deposit
4. Go to film file
5. Locate film for date deposit was made
6. Take film to viewer
7. Thread viewer
8. Begin searching for deposit

INFORMATION SHEET

V. Procedures for making address changes in person and by phone (Assignment Sheet #2)

Example:

CHANGE OF ADDRESS

IMPORTANT: Send to Customer Service

NAME (Account Title) ______________________________

NEW ADDRESS ______________________________
Street Apt #

____
City State Zip Code

OLD ADDRESS ______________________________
Street Apt #

____
City State Zip Code

____
Signature

____
Date

Please change the address for the following accounts:

______ Checking Account #______________________________
______ Savings Account #______________________________
______ Bank by Mail Deposit Acct.#______________________________
______ Loan Account #______________________________
______ Safe Deposit Box #______________________________
______ C.D. or Golden Passbook Acct. #______________________________
______ Trust Account #______________________________

Date Received______________ Received by______________
Date Processed______________ Processed by______________

INFORMATION SHEET

A. In person

1. Have customer fill in top portion of change of address form

2. Mark all accounts carried by customer and the account numbers

   (NOTE: If customer has either a CD or loan, copies of the address change are sent to the savings or loan department so that they will have immediate notice of the address change.)

3. Put down the date the change of address was made

4. Initial form to show who took down the information

5. Route form to CRT operator

   (NOTE: The CRT operator dates the form to show when change was actually made and initials it to show who processed the change.)

B. By phone

1. Ask customer for name as it is carried on the account

2. Ask for the new address

3. Find out the old address

4. Write *per phone request* in space provided for signature

5. Date form as to date phone request was made

6. Ask customer for all accounts and numbers carried with bank

   (NOTE: If customer has either a CD or loan, copies of the address change are sent to the savings or loan department so that they will have immediate notice of the address change.)

7. Put down the date the change of address was made

8. Initial form to show who took down the information

9. Route form to CRT operator

   (NOTE: The CRT operator dates the form to show when change was actually made and initials it to show who processed the change.)

INFORMATION SHEET

VI. Procedure for reordering checks

(NOTE: When the customer receives the first check order, there is usually an envelope with a piece of punched tape in it. This tape is then used for future orders.)

A. Customer either brings punched tape in to bank or mails tape to bank

B. Bank sends order to company

C. Company mails new checks to customer

D. If tape is lost, customer notifies customer service that she/he needs new checks

E. Customer service then orders checks using basically the same procedure as used by new accounts when placing the customer's first order

VII. Information found on microfiche and descriptions (Assignment Sheet #3)

(NOTE: The microfiche is an information center for you and should be used only as a guide to handle a transaction. In some instances, however, some areas of information given on the fiche are of a general nature. If in doubt about any of the information, be sure to check other records or, if necessary, refer to a supervisor or officer. Always read fiche from left to right.)

A. Account number--Numerical list of customer account numbers

B. Name--First twenty-five characters of the name

C. Charges--Amount of monthly service charge

(NOTE: This amount will appear only on the day the statement is cycled.)

D. Current balance--Account balance as of the close of business the previous working day

(NOTE: Before cashing out on this balance, check date of last deposit for collected funds.)

E. Stat--Status of account

(NOTE: This will usually indicate if an account with a zero balance will stay on the books or be dropped as closed and/or a new account that has not yet made a deposit. A new account will stay on the books with no balance for 30 days and after that it will be dropped.)

INFORMATION SHEET

F. Stop--*S* appears in this column if there is a stop payment on the account

(NOTE: Refer to the check file for further information.)

G. Watch--*W* in this field indicates there is a watch on the account, such as two signatures required or customer checks stolen or lost

(NOTE: Refer to the check file for further information.)

H. Hold--*H* indicates a hold on account balance

(NOTE: Refer any questions to your supervisor.)

I. Amount of last deposit--Amount of last deposit posted

J. Date of last deposit--Month and day of last deposit posted

(NOTE: Check with your supervisor before cashing a check if a deposit is uncollected.)

K. Debit--Three columns showing checks posted on the account for that day

L. Credit--Deposits posted to the account that day

M. Previous balance--Balance in dollars and cents the previous day

N. Cycle--Cycle code when statement is prepared for delivery to customer

(NOTE: Refer to the check file regarding codes.)

O. Service charge (SC)--Code indicating which type of charge is applied to the account

(NOTE: Service charges can vary from bank to bank.)

Examples: 0-Business, 3-Employee (no charge), 8-Prepaid, 9-ABC, W-Waived, and Y-3-2-1-Regular account

P. Insufficient funds (INS)--Asterisk (*) indicates a check is in but cannot be paid as the funds are insufficient

(NOTE: Notify customer and be sure to inform supervisor if customer makes a deposit to cover the checks. The amount of each insufficient check can be found on the unposted report.)

INFORMATION SHEET

Q. SPL--Indicates special mailing list

Examples: 1-receives monthly deposit direct, 2-receives bimonthly deposit direct, and 3-receives monthly social security deposit direct

R. Date open--Month and year the account was opened

(NOTE: A relatively new account, less than six months, should be a flag to check other information carefully.)

S. Last stat (last statement)--Month and day the last statement was made

T. Hold amount--Amount being held on the account balance

(NOTE: Refer any questions to your supervisor.)

VIII. Steps necessary for preparing bank reconciliation statement

(NOTE: Most times when you receive your bank statement, it will not agree with your check register. In which case, you must reconcile the statement or come up with a method to make the two figures agree.)

A. Compare the cancelled checks with the bank statement to make sure the checks recorded on the statement have been returned by the bank

B. Arrange the cancelled checks in order by check number

(NOTE: This also determines which checks are outstanding.)

C. Compare cancelled checks with check register

D. Place a check mark by each amount for which there is a cancelled check

INFORMATION SHEET

E. Prepare bank reconciliation statement

(NOTE: There are several forms one may follow in preparing a bank reconciliation statement, two of which are shown below. Many banks even have preprinted forms on the back of the bank statement that can be used to reconcile the statement, also shown below.)

Examples: 1.

James O. Fisher
Bank Reconciliation Statement
September 30, 1978

Bank Balance Shown by Statement		$982.60
Less Outstanding Checks:		
No. 128	$12.80	
No. 133	125.75	
No. 135	78.20	216.75
Adjusted Bank Balance		$765.85
Balance Shown by Checkbook		$767.00
Less Unrecorded Bank Charges:		
Service Charge		1.15
Adjusted Checkbook Balance		$765.85

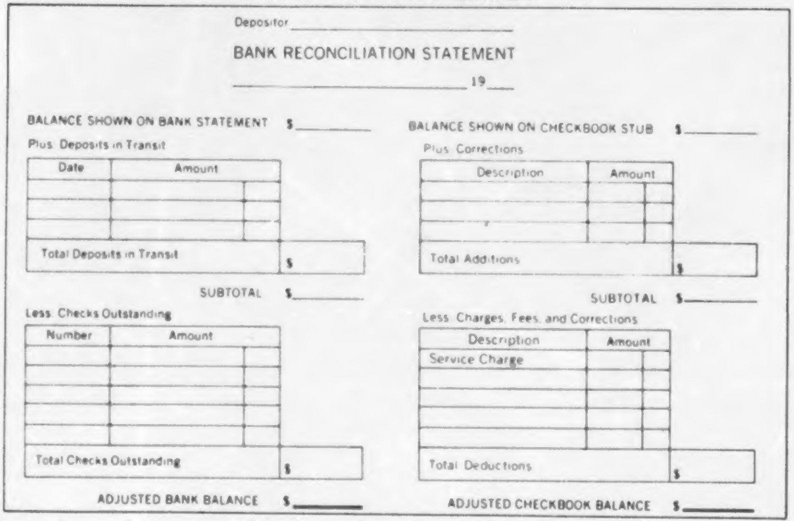
2.

R. Gordon Bell
Bank Reconciliation Statement
May 1, 1978

Bank Balance		$387.43	Checkbook Balance	$360.31
Plus Deposit in Transit		41.00		
		$428.43	Less Service Charge	1.45
Less Outstanding Checks:				
No. 927	$18.00			
No. 929	5.75			
No. 930	23.52			
No. 932	19.45			
No. 933	2.85	69.57		
		$358.86		$358.86

INFORMATION SHEET

3.



Depositor ____________________

BANK RECONCILIATION STATEMENT

____________________ 19___

BALANCE SHOWN ON BANK STATEMENT $________

Plus: Deposits in Transit

Date	Amount

Total Deposits in Transit $

SUBTOTAL $________

Less: Checks Outstanding

Number	Amount

Total Checks Outstanding $

ADJUSTED BANK BALANCE $________

BALANCE SHOWN ON CHECKBOOK STUB $________

Plus: Corrections

Description	Amount

Total Additions $

SUBTOTAL $________

Less: Charges, Fees, and Corrections

Description	Amount
Service Charge	

Total Deductions $

ADJUSTED CHECKBOOK BALANCE $________

IX. Procedure for reconciling bank statements with a deposit in transit and outstanding checks (Assignment Sheets #4 and #5)

(NOTE: Refer to objective eight for completed bank reconciliation forms.)

A. Complete heading

(NOTE: The heading should include name of depositor, kind of statement, and date.)

B. Write ending balance shown on bank statement

C. List deposit in transit

D. Draw single line below amount of deposit in transit

E. Write total of ending balance and deposit below single line

F. List outstanding checks

G. Subtract total of outstanding checks from total to get adjusted bank balance

H. Draw double rule below adjusted bank balance to show computation is complete

I. List checkbook balance shown on check register

J. Subtract bank service charge from checkbook balance to get adjusted checkbook balance

K. Check to see if adjusted bank balance and adjusted checkbook balance are the same

L. Draw double rule below adjusted checkbook balance to show that computation is complete

INFORMATION SHEET

X. Locating error(s) in reconciling a bank statement (Assignment Sheet #6)

   A. Check bank reconciliation statement to see that amounts were transferred accurately

   B. Check the arithmetic on the reconciliation statement

   C. Compare the cancelled checks with the check register to make sure that the amount of each check was the same as the amount in the check register

   D. Check the addition and subtraction in the check register or check stub

   E. Check to see that there were no outstanding checks from the last check stub

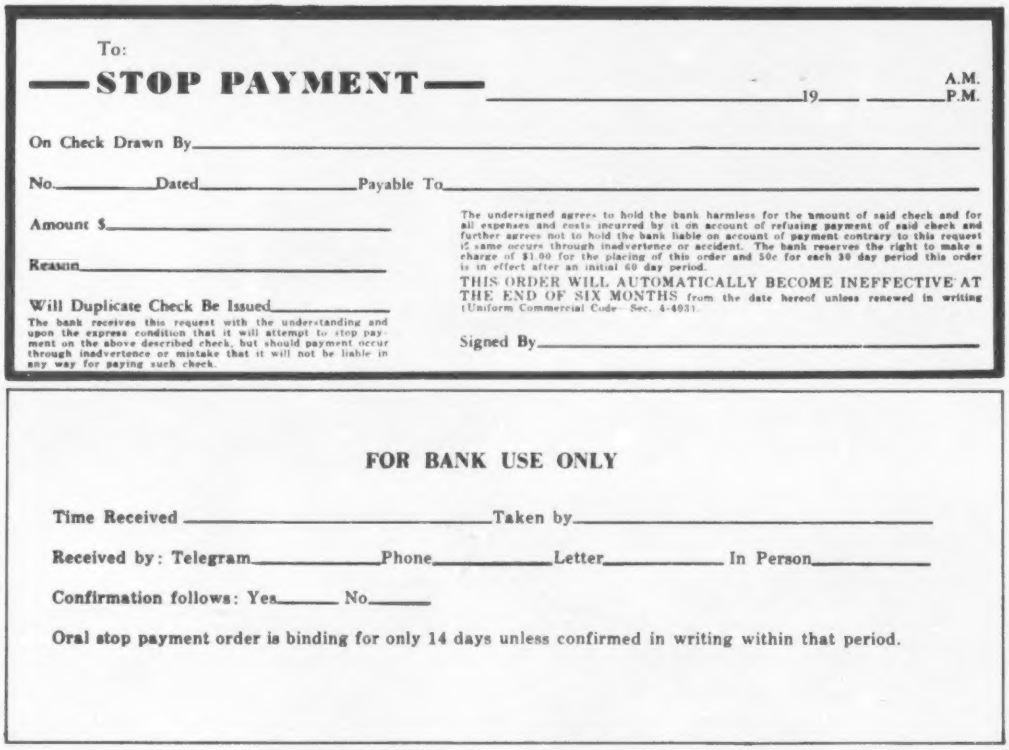
   F. Compare the cancelled checks with the bank statement

   G. Check the arithmetic on the bank statement

XI. Procedure for placing stop payments on checks (Assignment Sheet #7)

(NOTE: A stop payment order usually indicates that a check has been lost or stolen or that the customer has had some dispute with the payee after drawing on the account. A stop payment order may be made in person or by phone.)

Example:



To:

—STOP PAYMENT— ______________ 19____ ______ A.M. P.M.

On Check Drawn By ______________

No. ________ Dated ____________ Payable To ______________

Amount $ ______________

Reason ______________

Will Duplicate Check Be Issued ________

The bank receives this request with the understanding and upon the express condition that it will attempt to stop payment on the above described check, but should payment occur through inadvertence or mistake that it will not be liable in any way for paying such check.

The undersigned agrees to hold the bank harmless for the amount of said check and for all expenses and costs incurred by it on account of refusing payment of said check and further agrees not to hold the bank liable on account of payment contrary to this request if same occurs through inadvertence or accident. The bank reserves the right to make a charge of $1.00 for the placing of this order and 50c for each 30 day period this order is in effect after an initial 60 day period.

THIS ORDER WILL AUTOMATICALLY BECOME INEFFECTIVE AT THE END OF SIX MONTHS from the date hereof unless renewed in writing (Uniform Commercial Code—Sec. 4-403).

Signed By ______________

FOR BANK USE ONLY

Time Received ______________ Taken by ______________

Received by: Telegram ________ Phone ________ Letter ________ In Person ________

Confirmation follows: Yes ______ No ______

Oral stop payment order is binding for only 14 days unless confirmed in writing within that period.

INFORMATION SHEET

A. Obtain information concerning the check to be stopped

Examples: Check number, date issued, amount, payee

B. Check the microfiche and check file to make sure the check has not already cleared the bank

(NOTE: If the check has been paid, notify the customer that the bank is unable to stop payment on the check. If the check has not cleared the bank, accept a stop pay order.)

C. Give customer stop payment form to complete

D. Check form to be sure customer has properly filled it out and that the check can clearly be identified when received by the bank

E. Obtain telephone number where customer can be easily reached and write it on the form

F. Inform customer that in the event one of the tellers has paid cash out on the check, before the stop payment order was taken, the order will not be valid

(NOTE: This is why it is so important to put the time the order was taken. See Step H.)

G. Inform customer there is a fee for each stop payment which may be paid in cash or charged to the account

(NOTE: This fee is determined by the individual bank. If customer prefers to pay cash, fill out a credit ticket, mark *paid cash* on stop payment form, and give credit ticket and money to a teller. Be sure to initial all forms. If the customer wishes to charge the account, fill out a debit ticket and credit ticket and give transaction to proof operator.)

H. Complete stop payment form with time, how taken, and your initials

I. Give last copy to customer as receipt, file middle copy at customer service window, and place original copy in customer's check file

J. Place stop pay alert on fiche by filling out master file change; after that is filled out, write *DDA* on original copy in the bottom left corner

INFORMATION SHEET

(NOTE: When a stop payment request is received by phone, explain to customer that it is necessary to have a signed request before payment can be stopped. If the customer is unable to come to the bank and sign the order, tell the customer that you will take the order now if the customer will write a letter to the bank requesting stop payment on the check. However, the stop payment will not be in effect until the letter reaches the bank. If this is satisfactory with the customer, take the information and follow the preceding procedure. Remember: You are filling out the order, so be sure you get all the information and get it correctly.)

XII. Procedure for closing accounts (Assignment Sheet #8)

(NOTE: A customer must close an account either by letter or in person. If by letter, all that needs to be done is to issue a cashier's check for the balance of the account and mail it directly to the customer.)

A. Customer fills out change of address form

(NOTE: The bank must have the new address in order to mail final statement. In case there are any outstanding checks, the customer can be contacted.)

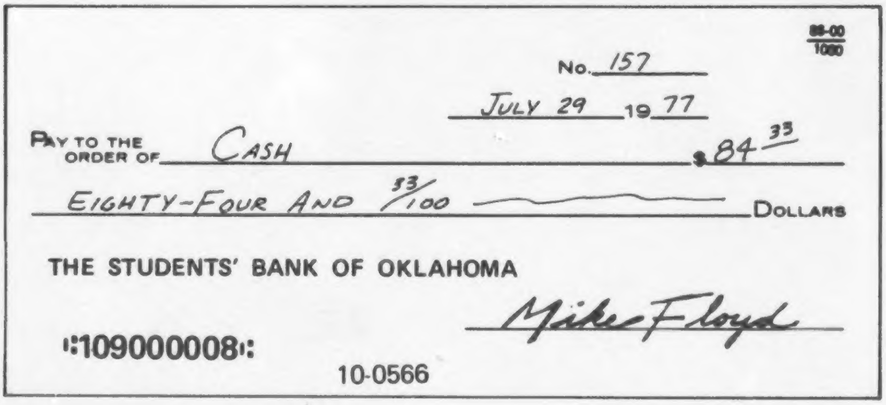
B. Check balance of account

C. Customer goes through check file to determine if there are any outstanding checks

(NOTE: If all checks are in, close for balance of account with no service charge. However, if there are outstanding checks, you need to find out how much each check is and have the customer leave enough money to cover each check plus a service charge. The reason for the service charge with outstanding checks is because the customer's statement will come out before the checks have cleared.)

D. Customer writes check for amount of balance when it has been determined

Example:



88-00/1080

No. 157

JULY 29 19 77

PAY TO THE ORDER OF CASH $84 33

EIGHTY-FOUR AND 33/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Mike Floyd

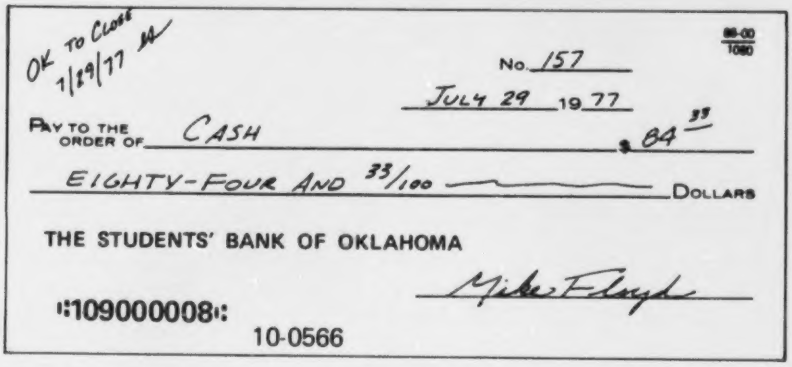
⑆109000008⑆

10-0566

INFORMATION SHEET

E. Customer service writes *OK to close* on check and then dates and initials it

Example:



OK TO CLOSE 7/29/77

No. 157

JULY 29 19 77

PAY TO THE ORDER OF CASH $ 84 33

EIGHTY-FOUR AND 33/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Mike Floyd

⑆109000008⑆ 10-0566

F. Customer takes check to teller

G. Teller issues balance of account to customer

(NOTE: The balance of an account may be issued in cash, a cashier's check, traveler's checks, or any way the customer would like. As a matter of fact, the customer could write a letter to the bank requesting that the balance be sent to his/her new bank or the new bank could send a draft for the balance of the account. As you can see, the customer has a number of options available.)

XIII. Procedure for adding or deleting a signature on a signature card (Assignment Sheet #9)

(NOTE: Some banks have the customer close the account out, reopen new account, and assign new account number.)

A. Get account name

B. Mark if name is being added or deleted

C. Write name being added or deleted in appropriate space

D. Obtain signatures of all persons on original signature card as authorization for change

E. Mark date change was made

F. Have customer(s) sign new signature card

G. Place new signature card in front of the old one in check files

H. File signature change form in customer service file

INFORMATION SHEET

XIV. Telephone procedure for transferring funds from one account to another (Assignment Sheet #10)

   A. Ask for name of customer as it is carried on account

   B. Ask customer for complete address

   (NOTE: The information received in A and B is used to mail the customer a copy of the transfer.)

   C. Ask customer for phone number

   (NOTE: In the process of transferring funds, sometimes a problem arises and you need to contact the customer immediately. In which case, you have a number to call.)

   D. Ask customer for account numbers

   E. Ask customer for amount to be transferred

   F. Check account to see if there are sufficient funds

   G. Type debit slip for account from which money is to be deducted using customer's name, account number, and amount to be transferred

   (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

   H. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

   (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

   I. Verify by repeating information back to customer

   J. Take original slips to teller

   K. Mail carbon copy to customer

XV. Public relations skills to use when working with customers (Assignment Sheet #11)

   A. Acknowledge customer's presence immediately

   B. Put yourself in customer's place

INFORMATION SHEET

C. Establish eye contact

D. Remember to smile

E. Acknowledge customer's request with spoken response

F. Ask questions if request is unclear

G. Begin with friendly greeting and use customer's name, if possible

H. Handle request promptly

I. Remember that your attitude, tone of voice, and words affect each customer

J. Conclude with a pleasant closing remark

K. Try harder

L. Keep voice low so that other customers cannot hear the details of the business

M. Avoid talking about customer's account to anyone but that customer

N. Deal with fact only; don't tell customers how well or how badly they manage their finances

O. Keep bank problems and security policies to yourself

XVI. Ways to handle difficult customers (Assignment Sheet #12)

(NOTE: The angry, impatient, frightened, and talkative customers can be difficult to handle. However, no matter which type of customer, always complete the transaction quickly and accurately and try to keep or regain the customer's goodwill by being pleasant and courteous.)

A. Listen carefully and respond courteously but refuse to get caught up in the problem

B. Remain objective

C. Do not allow yourself to become sympathetic

D. Remain calm

E. Conduct the transaction as quickly as possible but don't take shortcuts

F. Apologize briefly if complaint is valid

INFORMATION SHEET

G. Suggest precautions that will prevent similar problems in the future

H. Be patient and comforting

I. Make sure customer asks questions if he/she seems confused

J. Refer customer to someone who can communicate more effectively or help in some other way if you are unable to handle the difficulty

K. Be reserved

L. End conversations politely but firmly

XVII. Telephone courtesies to use when talking with customers (Assignment Sheet #13)

A. Answer the phone as soon as possible and with a "smile in your voice"

B. Speak clearly and distinctly

C. Identify yourself and department by name

D. Inform caller if you have a customer with you; offer to put caller on hold if you'll be free in a few minutes or ask for a number and name to return the call if you'll be longer

E. Be neat when taking messages

F. Always get the caller's name, date, and time of call

G. Repeat spelling and numbers back to the caller to insure accuracy

H. Initial or sign your name in case of questions

I. Offer to return customer's call if you need time to collect information

J. Establish a time for returning the call

K. Return customer's call, even if you don't have the information, in order to explain the delay and when you will have needed information

L. Give customer option of returning call if it would be more convenient for customer

M. Handle matter without transferring the call if at all possible

N. Know what caller wants before transferring call

O. Give caller name of person and extension number to which you are transferring him/her in case of a cut-off or in case customer wants to call back

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #1--GIVE ACCOUNT BALANCES

1. Refer to the computer printout given on the next page to complete the balance request form shown below. Then, answer the questions below.

THE STUDENTS' BANK OF OKLAHOMA	
$________________ **Balance**	Please advise the amount of balance as shown on the ledger sheets of my account at this time.
NOTE: Figure is taken from ledger and unposted checks and deposits in bank HAVE NOT BEEN INCLUDED.	13 - 6283
	Ron Cardwell **Signature**

a. Which portion of the form does the customer receive? ____________

____

b. The remaining part of the form is filed where and for what reason?

____

____

____

2. Refer to the computer printout on the next page to verify the following information; then answer the questions.

Janey Pate, account number 14-4247, calls in and wants to know the balance of her account. You asked her for the date and the amount of her last deposit to insure proper identification. Janey tells you she deposited 34.91 on July 10.

a. If the information agrees, you would tell Janey her current balance is __________.

b. If the information were not to agree, you would ask Janey

____

____

____

8/04/7 999 YOUR BA U.S.A. c

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
13 4215	TIM RICE	381.90			304	13550	801	38	$	731	1				135.50	20				
13 4226	A.F. ROACH	68.48			726	4680	801	7	$	731	1									
13 4237	ERNIE SCHRITTER	143.82			609	3600	621	14	$	731	0									
13 4248	ALBERTO SECO	2,500.00			730	250000	730	250	$	731	1									
13 4270	BILL SHAFER	1,900.00			730	190000	730	190	$	731	1									
13 4600	BILL BANKS	3,262.07			826	5000	925	326	$	731	0		EP							
13 6195	TOM BOHANNON	5,164.87			801	28000	801	506	$	731	1				45.49	98				
13 6217															50.00	98	50.00	98	50.00	98
13 6217	BONNIE BRANDON	21,071.30			730	2500	801	2107	$	731	1				50.00	98	50.00	98	75.00	98
13 6228	GREG BRANDON	1,584.05			804	49052	802	148	$	731	1				198.68	20	490.52	20	500.00	98
13 6250	RICHARD BRANDON	45.94			723	40833	801	5	$	731	1				15.50	98				
13 6261	SHIRLEY BRANDON	34.52			1214	9818	220	3	$	731	0									
13 6272	LEO BROWN	1,031.90		3	731	93644	731	103	$	731	1	63			19.06	98	100.00	98		
13 6283	RON CARDWELL	2,505.07			804	7000	801	251	$	731	1				70.00	20	25.00	98	169.44	98
13 6294	GINNY COPELAND	35.14			731	1300	801	4	$	731	1									
13 8054															85.00	20	83.04	95	83.04	98
13 8054	CLAUDE COWAN	264.39			804	8500	801	26	$	731	1				93.51	98				
13 8109	JANIE COWAN	56.39			717	4000	731	5	$	731	1									
13 8153	JAN CREECH	826.57-			709	2800000	802	82-	$	731	0		HD							
13 8164	MIKE CREWS	1,000.00			1118	100000	1118	100	$	731	1									
13 8175	JIM CROUCH	664.13			804	10880	801	65	$	731	1		LU		108.80	20	40.42	98	200.00	98
13 8186															200.00	20	20.50	98	23.54	98
13 8186	VICKI CURTIS	847.77			804	20000	801	85	$	731	1		LEU		40.70	98	91.65	98		
13 8219	KEN DAVIS	364.03			404	150000	505	36	$	731	1		LEU							
13 8252	CHUCK DOSS	1,825.31			801	20000	801	183	$	731	1									
13 8285	PAT DOSS	10.00			328	30000	1214	1	$	731	1									
13 8318	DAVID DRAKE	563.59			730	30000	801	56	$	731	1		LEU							
13 8329	JOHN EDWARDS	1,816.99			801	2760	801	182	$	731	1									
13 8351	RHONDA EDWARDS	3.75			708	47690	730		$	731	1									
13 8505	SCOTT ENGLISH	314.95			110	2959	407	81	$	731	0		EP							
14 0001	SUE FLOWERS	452.96			1104	95042	414	45	$	731	0									
14 0034	MIKE FLOYD	109.52			1126	4345	1126	11	$	731	0									
14 0100	JIM GATTIS	2,019.89			726	60000	801	202	$	731	1				325.00	98	375.00	98		
14 0111	ALLEN GILLIAM	2.37			521	25672	311		$	731	1									
14 0166	DALE GINN	8.44			616	5150	711	1	$	731	1									
14 2036															28.62	98	36.40	98	77.35	98
14 2036	MAXINE GRACE	28,349.70			718	1607	801	2835	$	731	$				205.91	98	1,130.00	98		
14 2047	SHIRLEY GRAVES	5,935.93			611	335000	701	594	$	731	1									
14 2080	JANET HEARNE	3.57			320	2000	325		$	731	1									
14 2091	KATHY HENSLEY	1,169.69			801	113000	801	7	$	731	1									
14 2113	DEAN HILDEBRAND	75.00			707	540000	718	3	$	731	0									
14 4005	DON HUDSON	425.95			730	8333	730	43	$	731	0									
14 4016	GERI HUDSON	3,989.83			728	562500	731	399	$	731	0									
14 4027	KYLE HUDSON	1,636.83			722	45060	722	164	$	731	0									
14 4038	TY JOCOY	55,684.44			731	2450342	802	5568	$	731	0									
14 4049	JIM JONES	115.04			701	240000	713	12	$	731	0									
14 4071	BARBARA LAIR	201.26			1115	4000000	1220	20	$	731	0									
14 4082	BONNIE LAIR	2,393.99			701	240000	722	239	$	731	0									
14 4093	ORBIE LAIR	1,705.91			802	50000	802	121	$	731	1									
14 4192	SUSAN LYND	1,963.11			724	1971035	730	196	$	731	0				9.90	98				
14 4203	DON MASSEY	54.77			730	30000	730	5	$	731	0									
14 4214	JACK NICHOLS	16,196.63	S		804	1182699	801	1600	$	731	0				11,825.99	20	1.50	98	243.50	98
14 4225	LYNN OLDHAM	102,489.03			801	37500	801	10189	$	731	1				90.00	98				
14 4247	JANEY PATE	45.53			710	3491	710	5	$	731	1		EP							

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. TEST	# ACCTS NO TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	TEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY & SP

	# CARDS PUNCHED	DIFF. TEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 3 = HOLD 8 = OVERDRAFT

ASSIGNMENT SHEET #1

BSL - 201-B

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #2--MAKE CHANGE OF ADDRESS

Ken Davis has just finished completing the top portion of a change of address form (shown on next page) and has handed it back to you. You ask what accounts he has with the bank and find out that he only has a checking account, number 10-0467. Using this information, fill out the bottom portion of the form. When finished, take the form to Patsy Wayne, CRT operator. Patsy will not be able to process the change until tomorrow. With this information finish filling out the form. In order to complete the form, use the current date and assume that you are also Patsy Wayne. Cut change of address form out and hand in to instructor.

ASSIGNMENT SHEET #2

CHANGE OF ADDRESS

IMPORTANT: Send to Customer Service

NAME (Account Title) KEN DAVIS

NEW ADDRESS 618 ROSEBUD (Street) 539 G (Apt #)

STILLWATER (City) OK (State) 74074 (Zip Code)

OLD ADDRESS ROUTE 2, BOX 269 (Street) (Apt #)

STILLWATER (City) OK (State) 74074 (Zip Code)

Ken Davis
Signature

(CURRENT DATE)
Date

Please change the address for the following accounts:

_____ Checking Account #_____

_____ Savings Account #_____

_____ Bank by Mail Deposit Acct.#_____

_____ Loan Account #_____

_____ Safe Deposit Box #_____

_____ C.D. or Golden Passbook Acct. #_____

_____ Trust Account #_____

Date Received_____ Received by_____

Date Processed_____ Processed by_____

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #3--OBTAIN INFORMATION FROM MICROFICHE

Use the computer printout sheets provided on the following pages to answer the questions below.

1. Account number 18-6553 has been assigned to __________.
2. The current balance for account number 79-4512 is __________.
3. Mike Floyd's account, number 26-1144, shows a current balance of __________.
4. The status of account 45-0091 is shown as __________________.
5. The activity code (ACT) for Barbara Reid, account number 64-9037, reads __________.
6. _______________ was the date of Bill Shafer's last deposit, account number 30-3010.
7. Scott English, account number 10-0544, made a deposit of __________ on 4/24.
8. The date of the last transaction for account number 52-2834 was __________.
9. Ernie Schritter, account number 76-6572, made a deposit of $732.92 on 7/26. Out of this amount, _______________ is considered to be the collected balance.
10. Account number 79-4589 is set up on cycle _______________ to receive the statement.
11. Norma Posey's last statement, account number 45-0025, was sent out on __________.
12. Account number 37-4499 shows _______________ for the service charge which probably indicates a/an _______________ account.
13. Account number 79-4589 shows _______________ for the service charge which could mean that Susan Lynd is __________________ by the bank.
14. Shirley Graves' account, number 14-8394, shows a hold for __________.
15. Account number 19-0447 shows _______________ checks being posted on 8/04/75 for amounts of __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, and __________.

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ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
10 0005	BILL BANKS	2,803.50			502	10194	502	271	$	731	0									
10 0038	TOM BOHANNON	143.43	S		221	6993	221	14	$	731	1									
10 0060	BONNIE BRANDON	537.67			1023	2500	1216	54	$	731	1									
10 0104	GREG BRANDON	71.09			702	24125	724	7	$	731	1									
10 0126	RICHARD BRANDON	42.48		3	111	38000	224	4	$	731	1	4								
10 0159															20.00	98	60.04	98	85.31	98
10 0159															67.05	98	91.02	98	105.00	98
10 0159	SHIRLEY BRANDON	13,565.17			730	395520	801	1357	$	731	1		HO		141.65	98	413.19	98		
10 0181															3.08	98	8.72	98	11.25	98
10 0181	LEO BROWN	831.01		1	602	73768	802	13	$	731	1				17.14	98	17.16	98	17.58	98
10 0236	RON CARDWELL	1,073.79			804	57717	802	57	$	731	1				577.17	20	272.56	98		
10 0379	GINNY COPELAND	107.32			701	10500	705	11	$	731	1									
10 0390	CLAUDE COWAN	224.69		1	410	25353	626	22	$	731	1		JLS							
10 0401	JANIE COWAN	11,737.76		1	801	1000	801	1174	$	731	1		HO		82.50	98	400.00	98	2,000.00	98
10 0412	JAN CREECH	12,438.85			802	459114	802	694	$	731	1				20.00	98				
10 0423	MIKE CREWS	38.56			716	10000	729	4	$	731	1									
10 0434															219.72	20	47.95	98	100.00	98
10 0434	JIM CROUCH	784.97			804	21972	801	2	$	731	1									
10 0445	VICKI CURTIS	235.60			719	175	724	23	$	731	1		SS		325.00	98				
10 0467	KEN DAVIS	17.91			218	500	224	2	$	731	1		JH							
10 0478	CHUCK DOSS	14,878.60			802	100000	802	1388	$	731	1		HO		160.80	98				
10 0489	PAT DOSS	502.28			708	36600	731	50	$	731	1									
10 0511	DAVID DRAKE	310.33			723	14044	801	31	$	731	1									
10 0522	JOHN EDWARDS	100.00			729	10000	729	10	$	731	1									
10 0533	RHONDA EDWARDS	543.42			730	53300	801	54	$	731	1				43.50	98	160.25	98		
10 0544	SCOTT ENGLISH	169.92			424	175000	709	17	$	731	1				19.00	98				
10 0555	SUE FLOWERS	339.67			726	30000	726	34	$	731	1									
10 0566	MIKE FLOYD	84.33			717	4820	717	8	$	731	1									
10 0577	JIM GATTIS	77.47			620	468931	620	3	$	731	1									
10 0588															21.91	98	40.20	98	43.90	98
10 0598															50.00	98	54.91	98	59.92	98
10 0568															73.15	98	74.92	98	78.05	98
10 0588															79.07	98	83.90	98	89.90	98
10 0586															92.18	98	92.44	98	93.50	98
10 0588															95.10	98	95.47	98	95.72	98
10 0568															100.21	98	101.37	98	105.67	98
10 0588															106.22	98	107.30	98	111.65	98
10 0586															111.95	98	117.35	98	117.56	98
10 0588															123.67	98	138.62	98	155.13	98
10 0588															159.65	98	174.31	98	183.54	98
10 0583															284.58	98	312.44	98	577.94	98
10 0588	ALLEN GILLIAM	22,637.63		1	801	53743	801	2214	$	731	1		LEU		1,159.63	98				
10 0599	DALE GINN	902.68			722	1000	722	90	$	731	0									
10 0621	MAXINE GRACE	460.09			729	26910	731	46	$	731	1									
10 0632	SHIRLEY GRAVES	.00			711	320000	711		$	731	1									
10 0643	JANET HEARNE	197.54	S		710	20000	722	20	$	731	1									
10 0654	KATHY HENSLEY	3,600.00			802	360000	802	360	$		1									
10 2018	DEAN HILDEBRAND	1,706.20			424	2500	505	171	$	731	1									
10 2062	DON HUDSON	783.43			1182	000000	326	79	$	731	1									
10 2150															3.00	98	6.13	98	25.64	98
10 2150	GERI HUDSON	3,206.86			714	1800	801	321	$	731	0				42.50	98	50.00	98	192.63	98
10 2193	KYLE HUDSON	47,754.12		1	801	30105	801	4745	$	731	1		LEU		627.00	98				
10 2236	TY JOCOY	21.93			520	10000	529	2	$	731	0									
10 2343	JIM JONES	300.00			1024	750000	1025	30	$	731	1									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED
283													284

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #3

BSL - 209-B

286 285

8/04/75 999 YOUR BANK, U.S.A.

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
14 4324	NORMA POSEY	17,554.81			801	19437	801	1755	$	731	0		SS		150.00	95	319.05	98		
14 4335	SUZIE PRICE	647.90			624	11330	624	65	$	731	1		HD							
14 4346	CARLA RAY	3,450.44		1	710	175153	725	345	$	731	1									
14 4368	BARBARA REID	96.87			716	47500	715	10	$	731	1									
14 4379	PEGGY RHOTON	1,679.15			804	58462	730	133	$	731	1		MB		214.19	20	564.62	20		
14 4401	TIM RICE	519.87			717	1800000	721	52	$	731	1									
14 4412	A.F. ROACH	4,350.77			714	6158	724	435	$	731	0									
14 4423	ERNIE SCHRITTER	8.03			207	9000	207	1	$	731	1									
14 4434	ALBERTO SECO	1.73		5	722	58738	802		$	731	1		MB		234.47	**	11.55	**	112.00	**
14 4445	BILL SHAFER	4,673.72			715	29950	730	467	$	731	1									
14 4467	BILL BANKS	2,889.90			709	31352	715	289	$	731	1									
14 4478	TOM BOHANNON	1,129.88			804	90000	730	113	$	731	1				900.00	20	24.12	98		
14 4511															257.79	20	557.62	20	66.85	95
14 4511	BONNIE BRANDON	3,726.61			804	55762	802	363	$	731	1				140.00	95				
14 4522	GREG BRANDON	2,403.47			522	9300	522	241	$	731	1									
14 4533	RICHARD BRANDON	5,574.61			731	16825	731	557	$	731	1									
14 4544	SHIRLEY BRANDON	6,339.56			715	490107	723	634	$	731	1									
14 4555	LEO BROWN	36.74			728	5000	730	4	$	731	1				32.32	98				
14 6040															50.00	98	103.56	98	119.69	98
14 6040	RON CARDWELL	6,416.49			801	140080	801	642	$	731	1		JLS		2,053.13	98	2,076.68	98		
14 6051															6.78	20	124.00	20	324.88	20
14 6051	GINNY COPELAND	2,984.68			604	64293	801	233	$	731	1		LEU		642.93	20	48.39	98	65.00	95
14 6073	CLAUDE COWAN	717.52			708	62500	715	72	$	731	0									
14 6117	JANIE COWAN	199.79			506	1000	816	20	$	731	1									
14 6139	JAN CREECH	3.55			219	1360	223		$	731	1									
14 6150	MIKE CREWS	23.00			520	99375	124	2	$	731	1									
14 6161	JIM CROUCH	55.52		1	630	3500	714	5	$	731	0									
14 6172	VICKI CURTIS	2,233.26			731	5400	731	223	$	731	1		SS							
14 6183	KEN DAVIS	15.63-	S	5	630	5059	802	1-	$	731	1				10.00	**				
14 6194	CHUCK DOSS	32.56		6	801	20000	801	17-	$	731	1		LEU		72.27	98	177.97	**		
14 6205	PAT DOSS	151.17			730	23264	731	15	$	731	1									
14 8009	DAVID DRAKE	45,326.29			804	139332	802	4393	$	731	1				182.12	20	1,393.32	20	95.80	98
14 8020	JOHN EDWARDS	420.47			914	742852	920	42	$	731	1									
14 8053															84.40	20	590.46	20	930.26	20
14 8053	RHONDA EDWARDS	4,864.29			804	93026	802	485	$	731	1				311.18	98	357.53	98		
14 8064	SCOTT ENGLISH	63.27			802	3000	802	6	$	731	1		SS		47.75	98	213.62	98		
14 8185	SUE FLOWERS	5.44			131	200	314	1	$	731	0									
14 8317	MIKE FLOYD	116.69			718	46330	718	12	$	731	1		SS							
14 8328	JIM GATTIS	.43			821	110000	1213		$	731	1									
14 8350	ALLEN GILLIAM	.00			1106	50000	130		1	1203	0									
14 8372	DALE GINN	421.80			804	18798	802	22	$	731	1				27.14	20	187.96	20	67.48	98
. . 8383	MAXINE GRACE	11.95			624	2000	624	1	$	731	1									
14 8394	SHIRLEY GRAVES	4,355.62		3	804	410000	801	436	$	731	1	425			4,100.00	20				
14 8405															49.96	98	170.00	98	295.00	98
14 8405	JANET HEARNE	6,179.70			731	239809	801	818	$	731	1				4,125.26	95				
14 8427	KATHY HENSLEY	141.07			723	2100	728	14	$	731	1									
15 0080	DEAN HILDEBRAND	19.74				00		2	$	731	1									
15 0099	DON HUDSON	44.95				00	1120	4	$	731	1									
15 0231	GERI HUDSON	869.86			626	154926	730	87	$	731	0		HD							
15 0253	KYLE HUDSON	47.05			715	30000	717	5	$	731	1		EP							
15 0275	TY JOCOY	2,792.06			801	26382	801	279	$	731	1									
15 0286	JIM JONES	9.37			715	8000	723	1	$	731	1									
15 0330	BARBARA LAIR	47,009.90			708	163900	722	4701	$	731	0		HLD							
15 0341															105.19	20	143.06	20	1,583.29	20

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

210-B

ASSIGNMENT SHEET #3

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
18 6014															5,000.00	98	32.25	98	62.00	98
18 6014															107.04	98	110.00	98	120.24	98
18 6014															135.76	98	137.50	98	152.65	98
18 6014															156.02	98	162.50	98	211.40	98
18 6014															219.23	98	259.00	98	347.35	98
18 6014	BARBARA REID	46,468.79			804	354778	802	373	$	731	0				2,273.05	98				
18 6058	PEGGY RHOTON	13,581.37			804	546260	802	718	$	731	1				5,462.60	20	2,312.87	98		
18 6102	TIM RICE	46.84			804	4000	703	5	$	731	1				40.00	20				
18 6223	A.F. ROACH	11.98			707	20750	812	1	$	731	1									
18 6245	ERNIE SCHRITTER	493.15			722	17107	723	49	$	731	0				27.00	98				
18 6267	ALBERTO SECO	555.75			711	6418	714	57	$	731	1									
18 6278	BILL SHAFER	338.47			428	32500	512	34	$	731	1									
18 6311															44.72	20	4.66	98	31.07	98
18 6311															47.55	98	52.68	98	60.43	98
18 6311															65.08	98	70.26	98	71.08	98
18 6311															92.68	98	94.15	98	98.85	98
18 6311	BILL BANKS	6,282.45			804	4472	801	628	$	731	1		HO		245.50	98				
18 6322	TOM BOHANNON	104.34			728	10000	801	10	$	731	0		HO							
18 6355															362.50	98	57.97	98	168.24	98
18 6355	BONNIE BRANDON	5,758.48			731	427754	731	576	$	731	1		HO		1,804.50	98				
18 6410	GREG BRANDON	.00			711	138533	721		$	731	1									
18 6421	RICHARD BRANDON	1,566.47			804	120000	708	37	$	731	1				1,200.00	20				
18 6443	SHIRLEY BRANDON	16.47			1026	180000	1217	2	$	731	1									
18 6476	LEO BROWN	1,326.84			801	9700	801	133	$	731	1									
18 6531	RON CARDWELL	71.61			826	500000	926	7	$	731	1									
18 6553	GINNY COPELAND	2,179.86			801	170000	801	218	$	731	1									
18 6564	CLAUDE COWAN	367.48	S		804	23649	505	37	$	731	1				286.49	20				
18 6575	JANIE COWAN	.10			815	8500	1104		$	731	1									
18 6586	JAN CREECH	628.52			725	33649	801	63	$	731	1		SS							
18 6597	MIKE CREWS	.00		3	717	30897	717		$	731	1		HO							
18 6608	JIM CROUCH	.00			625	16809	801		$	731	1		HO							
18 6619	VICKI CURTIS	84.59			718	4000	718	8	$	731	1				15.00	98				
18 6652	KEN DAVIS	649.60			627	61500	701	65	$	731	N									
18 6663	CHUCK DOSS	244.78			804	8360	730	24	$	731	1				65.00	20	83.60	20		
18 6674	PAT DOSS	4,112.09			701	614000	731	411	$	731	1				101.10	98				
18 6685	DAVID DRAKE	2,784.03			804	46937	802	181	$	731	1				469.37	20	5.45	98	62.70	98
18 6696	JOHN EDWARDS	2,173.31			728	80250	730	217	$	731	1				56.25	98				
18 6707	RHONDA EDWARDS	.00				00			$	731	1									
18 8005															9.79	20	98.13	20	1,188.76	20
18 8005															1,993.71	20	2,105.45	20	3,396.59	20
18 8005															4,830.85	20	5,243.53	20	165.91	98
18 8005	SCOTT ENGLISH	27,703.84			804	524353	802	2320	$	731	1				260.95	98	636.38	98	4,026.49	98
18 8016															1,0[illegible]4.67	20	51.31	60	15.03	98
18 8016															17.98	98	25.61	98	42.66	98
18 8016	SUE FLOWERS	753.30			804	105467	802	75	$	731	1				61.56	98	78.33	98		
18 8038	MIKE FLOYD	16,245.59			722	123292	722	1625	$	731	0									
18 8049	JIM GATTIS	103.29			329	350000	817	10	$	731	0									
18 8060	ALLEN GILLIAM	10,526.68		1	804	417510	730	733	$	731	0				4,175.10	20				
18 8071	DALE GINN	137.97			403	11909	814	14	$	731	1									
18 8104	MAXINE GRACE	7,782.69			804	45735	802	778	$	731	0				457.35	20	187.82	98	490.45	98
18 8346	SHIRLEY GRAVES	816.42			729	18750	729	82	$	731	1				21.06	98				
18 8357	JANET HEARNE	191.26			1107	7200	1114	19	$	731	1									
18 8368	KATHY HENSLEY	1,778.22		1	802	85731	802	93	$	731	1				200.00	98				
18 8412	DEAN HILDEBRAND	2,391.49			804	79925	731	239	$	731	1				799.25	20	562.00	98		

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST	# ACCTS RO. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 8 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #3

BSL - 211-B

212-B

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
19 0128															225.13	98	226.90	98	232.30	98
19 0128															233.06	98	234.22	98	236.75	98
19 0128															239.87	98	243.99	98	244.32	98
19 0128															245.15	98	251.72	98	257.61	98
19 0128															265.52	98	273.75	98	279.78	98
19 0128															282.77	98	300.66	98	307.53	98
19 0128															334.18	98	337.32	98	339.78	98
19 0128															369.07	98	370.87	98	390.41	98
19 0128															449.11	98	455.72	98	508.42	98
19 0128															531.36	98	704.11	98	613.95	98
19 0128	JANIE COWAN	13,343.03		1	802	1720058	802	385+	$	804	0				1,196.31	98	1,352.38	98		
19 0216	JAN CREECH	30.79			319	39750	331	3	$	731	1									
19 0260	MIKE CREWS	10,064.12			802	61963	802	885	$	731	0									
19 0348	JIM CROUCH	174.01			1215	15000	1215	17	$	731	1									
19 0359	VICKI CURTIS	.00			714	15987	714		$	731	1									
19 0381															172.06	20	8.61	98	11.35	98
19 0381															50.53	98	57.19	98	102.73	98
19 0381															150.45	**	225.61	**	258.66	**
19 0381	KEN DAVIS	115.02		5	804	17208	801	2	$	731	1		HLD		467.34	**	476.25	**	511.58	**
19 0392	CHUCK DOSS	1,082.37			702	745360	724	108	$	731	1				406.18	98				
19 0414															55.56	98	10.21	98	16.81	98
19 0414															17.64	98	13.59	98	20.31	98
19 0414															22.70	98	23.24	98	28.40	98
19 0414															30.21	98	31.64	98	34.17	98
19 0414															34.31	98	37.44	98	37.54	98
19 0414															45.95	98	46.75	98	47.46	98
19 0414															47.46	98	48.85	98	52.45	98
19 0414															53.36	98	53.81	98	56.79	98
19 0414															57.66	98	58.04	98	59.88	98
19 0414															61.37	98	61.93	98	65.77	98
19 0414															67.64	98	69.72	98	70.19	98
19 0414															72.04	98	72.44	98	73.22	98
19 0414															74.23	98	75.55	98	76.42	98
19 0414															77.07	98	77.12	98	77.18	98
19 0414															77.30	98	77.32	98	77.53	98
19 0414															77.93	98	78.01	98	78.36	98
19 0414															79.50	98	79.69	99	80.39	98
19 0414															81.59	98	82.27	98	82.36	98
19 0414															82.87	98	84.25	98	85.17	98
19 0414															85.90	98	86.70	98	87.34	98
19 0414															87.77	98	88.28	98	89.11	98
19 0414															91.26	98	91.69	98	92.05	98
19 0414															93.66	98	94.75	98	95.02	98
19 0414															95.04	98	95.27	98	102.73	98
19 0414															105.06	98	111.56	98	114.79	98
19 0414															115.41	98	120.96	98	121.27	98
19 0414															121.27	98	125.83	98	125.83	98
19 0414															129.79	98	134.09	98	157.14	98
19 0414															167.16	98	171.37	98	172.39	98
19 0414	PAT DOSS	5,541.65			802	402211	802	554	$	804	1				173.02	98	192.53	98	227.97	98
19 0425	DAVID DRAKE	1,622.48			801	17489	801	152	$	731	1				23.25	99	132.00	98		
19 0436	JOHN EDWARDS	286.09			729	30000	731	29	$	731	1				67.50	98				
19 0447															31.00	20	9.42	95	500.00	95
19 0447															10.25	98	11.20	98	12.00	98

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: = ZERO BALANCE
= PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY
3 = HOLD
5 = OVERDRAFT

ASSIGNMENT SHEET #3

8/04/75 999 YOUR BAN S.A. 19

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
19 0447															14.34	98	24.00	98	27.30	98
19 0447															43.20	98	50.00	98	69.34	98
19 0447	RHONDA EDWARDS	723.85			804	3100	802	18-	$	731	1				109.04	98				
19 0458															27.67	98	32.61	98	44.00	98
19 0458	SCOTT ENGLISH	3,345.41			725	363988	801	335	$	731	1				353.74	98	465.97	98	1,222.65	98
19 0469	SUE FLOWERS	24.34-			722	284000	802	1-	$	731	1		HD							
19 0480	MIKE FLOYD	254.20		5	707	627409	801	25	$	731	1				2.30	98	2.30	98	275.71	**
19 0491	JIM GATTIS	60.64			730	6064	730	6	$	731	0									
19 2009	ALLEN GILLIAM	11,377.64			804	108556	802	1108	$	731	1				8.89	20	11.32	20	1,085.56	20
19 2119	DALE GINN	44.07			516	50000	619	4	$	731	1									
19 2130	MAXINE GRACE	18,864.08			401	854202	801	765	$	731	0				9.50	98				
19 2152	SHIRLEY GRAVES	45,484.31			804	870934	802	1368	$	731	1				7,227.00	20	8,709.34	20	13,602.07	98
19 2165	JANET HEARNE	1,920.10			804	63721	801	152	$	731	1				637.21	20				
19 2196	KATHY HENSLEY	23,585.99		1	804	25000	801	2329	$	731	1				250.00	20				
19 2207	DEAN HILDEBRAND	1,935.42			1115	500000	612	194	$	731	1									
19 2218	DON HUDSON	5,183.43			804	6899	729	518	$	731	1				65.99	20				
19 2240	GERI HUDSON	8.70			614	2100	623	1	$	731	1									
19 2262	KYLE HUDSON	494.69			801	2250	801	49	$	731	1									
19 2273															27.71	20	553.50	20	651.00	20
19 2273															1,179.00	20	3.55	98	125.00	98
19 2273	TY JOCOY	3,560.70			804	117900	801	306	$	731	1				200.00	98				
19 4011	JIM JONES	.93			731	157775	731		$	731	0				1,577.75	98				
19 4022	BARBARA LAIR	.00			731	147510	731		$	731	0				1,475.10	98				
19 4033	BONNIE LAIR	239.98			731	12649	731	24	$	731	0									
19 4066	OPHIE LAIR	946.94			114	1400	307	95	$	731	1		WR							
19 4088	SUSAN LYND	.14			109	5000	128		$	731	1									
19 6013	DON MASSEY	257.96			804	30699	801	6	$	731	1				305.89	20	7,000.00	98		
19 6024	JACK NICHOLS	2,915.80			804	135080	802	172	$	731	1				1,350.80	20	662.52	98	697.21	98
19 6046	LYNN OLDHAM	7,441.60			804	63335	802	744	$	731	1				266.00	20	582.50	20	633.35	20
19 6079	JANEY PATE	2.94		5	716	11674	725		$	731	1				15.00	**				
19 6090	NORMA POSEY	17.78			406	16700	707	2	$	731	1									
19 6101	SUZIE PRICE	17.13			530	7500	609	2	$	731	1									
19 6123															147.77	20	167.71	20	128.66	98
19 6123	CARLA RAY	1,220.39			804	16771	801	122	0	717	1				181.11	98				
19 6134	BARBARA REID	27,566.90			702	5000	702	2757	$	731	1									
19 6167	PEGGY RHOTON	422.70			109	2500	711	42	$	731	0									
19 6233	TIM RICE	2,479.34			714	2430	726	248	$	731	0									
19 6244	A.F. ROACH	372.53			723	4350	723	37	$	731	1									
19 6266	ERNIE SCHRITTER	29,997.86			430	3000000	519	3000	$	731	1		LU							
19 8026	ALBERTO SECO	7,224.70			802	154113	802	582	$	731	1				36.00	98	1,154.09	98	1,329.70	98
19 8246	BILL SHAFER	55.60			705	3610	705	6	$	731	1									
19 8312	BILL BANKS	41.20	S		609	8656	722	4	$	731	0									
19 8323	TOM BOHANNON	585.44			804	39000	801	59	$	731	1				390.00	20				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP
9990179999	250	772		771	771	3	353444653	353444553	34347741	254	31445224	405	355447143		

	# CARDS PUNCHED	DIFF. YEST. ACC. END BAL. TOD. ACC. BEG. BAL.	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED
			2	54759	3	9929494							

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #3

BSL - 213-B

214-B

ASSIGNMENT SHEET #3

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
25 8515	KATHY HENSLEY	90.00			801	24000	801	11	B	703	3				20.00	93	40.00	93		
25 8526	DEAN HILDEBRAND	456.33			721	47316	801	45	B	703	3				35.50	93	135.00	98		
25 8548	DON HUDSON	112.74			731	11901	731	11	B	703	3									
25 8581	GERI HUDSON	741.16			722	41855	722	74	B	703	0									
25 8592	KYLE HUDSON	245.27			726	40000	731	25	B	703	0				4.31	93				
25 8603	TY JOCOY	6,125.21			802	20120	802	613	B	703	R				10.00	93				
25 8614	JIM JONES	3,170.66			731	44178	731	317	B	703	R									
25 8625	BARBARA LAIR	.53			721	3328	729		B	703	3									
25 8636	BONNIE LAIR	40.93			703	14000	728	4	B	703	3				50.00	95				
25 8647	ORBIE LAIR	71.52			729	6437	801	7	B		3				1.00	96				
26 0044	SUSAN LYND	1,357.75			726	252813	801	135	B	703	0		MWD		6.00	98	10.33	93	67.03	98
26 0121	DON MASSEY	684.12			721	50000	723	63	B	703	0				1,500.00	93				
26 0165	JACK NICHOLS	289.49			802	4600	802	29	B	703	3				5.30	95	12.98	98		
26 0198	LYNN OLDHAM	136.83			731	18500	731	14	B	703	0				2.00	93	9.25	98	78.00	98
26 0264	JANEY PATE	178.03			726	19077	731	18	B	703	3				21.18	93				
26 0330	NORMA POSEY	1.09-			723	4000	730		B	703	3									
26 0341	SUZIE PRICE	2,715.38			802	46290	802	232	B	703	0									
26 0352	CARLA RAY	525.34			801	12500	801	43	B	703	0									
26 0363	BARBARA REID	2,658.09			801	55000	801	216	B	703	0				55.69	98	225.25	98		
26 0440	PEGGY RHOTON	85.33			802	20000	802	9	B	703	3				20.00	93	7,333.00	98		
26 0462	TIM RICE	37.63			415	11000	721	4	B	703	3									
26 0671	A.F. ROACH	.00			313	1000	623		B	703	8									
26 0693	ERNIE SCHRITTER	1.23			614	20547	717		B	703	3									
26 0704	ALBERTO SECO	23.40			725	25000	801	2	B	703	3				27.00	95				
26 0748	BILL SHAFER	355.91			527	100000	801	36	B	703	0									
26 0759	BILL BANKS	93.74			804	4000	729	9	B	703	3				40.00	20	14.00	98		
26 0770	TOM BOHANNON	1.86			213	1435	219		B	703	3									
26 0781	BONNIE BRANDON	140.21			630	13211	707	14	B	703	0				9.82	93				
26 0792	GREG BRANDON	367.59			721	52567	801	37	B	703	0				7.00	93				
26 0814	RICHARD BRANDON	4.91			714	9000	714		B	703	3									
26 0847	SHIRLEY BRANDON	568.52			802	53203	802	7	B	703	0				5.03	93				
26 0869	LEO BROWN	101.72			725	7500	801	10	B	703	0		MB		10.00	98	27.50	98		
26 0880	RON CARDWELL	24.22			624	1000	728	2	B	703	3									
26 0891	GINNY COPELAND	483.64			730	11106	731	48	B	703	3									
26 0902	CLAUDE COWAN	902.82			801	55358	802	40	B	703	0									
26 0913	JANIE COWAN	3.39			303	6500	507		B	703	8									
26 0935	JAN CREECH	.33			805	6617	313		B	703	3									
26 0946	MIKE CREWS	615.02			731	61155	731	62	B	703	3				10.00	93				
26 0968	JIM CROUCH	425.99			726	80000	801	43	B	703	0		LJ							
26 1001	VICKI CURTIS	221.42		1	802	17230	802	12	B	703	0									
26 1023	KEN DAVIS	1,900.99			711	268750	801	190	B	703	0									
26 1034	CHUCK DOSS	8,940.21			422	1000000	630	894	B	703	0									
26 1056	PAT DOSS	2,073.55			802	34484	802	177	B	703	3									
26 1089	DAVID DRAKE	186.25			801	11800	801	9	B	703	8									
26 1100	JOHN EDWARDS	69.10			709	57375	717	7	B	703	0									
26 1111	RHONDA EDWARDS	27.47			603	6250	709	3	B	703	0									
26 1122	SCOTT ENGLISH	24,333.73			801	160373	801	2273	B	703	0				114.32	95				
26 1133	SUE FLOWERS	171.62			801	17729	801	7	B	703	0				5.00	93				
26 1144	MIKE FLOYD	12.38-			709	1500	801		B	703	3									
26 1155	JIM GATTIS	1.76			503	5000	505		B	703	3									
26 1166	ALLEN GILLIAM	.40			509	4000	522		B	703	3									
26 1177	DALE GINN	392.62			731	3441	802	39	B	703	0				22.00	93				
26 1198	MAXINE GRACE	68.20			731	9000	801	7	B	703	3									
26 1199	SHIRLEY GRAVES	.00			630	13753	730		B	703	3									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODE = ZERO BALANCE S = SPECIAL INSTRUCTIONS
= PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
30 2933	PEGGY RHOTON	6.63			916	20000	1129	1	C	708	8									
30 2966	TIM RICE	315.21			730	5000	730	82	C	708	3									
30 2977	A.F. ROACH	860.00			719	34654	731	85	C	708	9				52.55	96				
30 2988	ERNIE SCHRITTER	392.46			802	39236	802	7	C	708	0									
30 2999	ALBERTO SECO	.00			607	8749	624		C	708	8									
30 3010	BILL SHAFER	.40			716	2000	731		C	708	3									
30 3021	BILL BANKS	.02			602	28600	909		C	708	3									
30 3054	TOM BOHANNON	.00			712	20674	729		C	708	3									
30 3065	BONNIE BRANDON	235.05			726	22000	801	25	C	708	3									
30 3076	GREG BRANDON	456.27			802	10000	802	35	C	708	3									
30 3087	RICHARD BRANDON	585.70			802	6000	802	59	C	708	0				87.00	9				
30 3098	SHIRLEY BRANDON	114.51			719	48054	730	11	C	708	3				100.00	95	95.00	98		
30 3109	LEO BROWN	143.41			731	13000	801	14	C	708	3									
30 3120	RON CARDWELL	.00			723	7170	723		C	708	3									
30 3131	GINNY COPELAND	108.72			802	5800	802	11	C		3				2.78	51	6.50	98		
30 4033	CLAUDE COWAN	1,134.74		1	728	163060	801	113	C	708	0									
30 4044	JANIE COWAN	2,486.31			804	60340	730	199	C	708	0				603.40	20				
30 4143	JAN CREECH	41.84			725	15893	801	4	C		3									
30 6112	MIKE CREWS	816.02			802	56427	802	32	C	708	0				37.07	93				
30 6310	JIM CROUCH	14.19			512	1050	512	1	C	708	3									
30 6332	VICKI CURTIS	164.11			728	5150	729	15	C	708	3									
30 6365	KEN DAVIS	451.51			723	16000	731	45	C	708	3				16.73	9				
30 6530	CHUCK DOSS	2.44			515	2000	515		C	708	0									
30 6585	PAT DOSS	428.85			802	8000	802	43	C	708	0									
30 6607	DAVID DRAKE	37.20			731	20858	731	4	C	708	8				5.00	9	15.00	9	20.00	96
30 6618	JOHN EDWARDS	849.11			801	18000	801	65	C	708	0									
30 6629	RHONDA EDWARDS	1,474.27			801	27373	801	147	C	708	0				81.00	9				
30 6640	SCOTT ENGLISH	460.40		1	804	22770	730	25	C	708	9				227.70	20				
30 6651	SUE FLOWERS	55.88			729	450	801	5	C	708	3				10.00	9	2.77	98		
30 6673	MIKE FLOYD	122.54			804	5000	731	12	C	708	0				50.00	20				
30 8026	JIM GATTIS	1,903.14			722	600000	730	190	C	708	0		HD							
30 8257	ALLEN GILLIAM	5.75			722	75000	115	1	C	708	0									
30 8279	DALE GINN	1,061.46			802	20000	802	86	C	708	8			6	13.39	98	15.00	98	29.52	98
30 8312	MAXINE GRACE	1,562.83			731	104921	801	155	C	708	0									
30 8334	SHIRLEY GRAVES	3,498.40			729	26000	729	350	C	708	8				21.95	95	34.30	98		
30 8345	JANET HEARNE	1,390.99			716	66250	731	139	C	708	9									
30 8369	KATHY HENSLEY	598.30			711	40000	801	60	C	708	0				57.34	96				
30 8477	DEAN HILDEBRAND	411.12			802	32547	802	11	C	708	0				16.00	9				
30 8499															25.00	95	6.03	98	13.34	96
30 8499	DON HUDSON	644.41			801	51421	[illegible]	[illegible]	C	708	[illegible]				59.57	9				
30 8576	GERI HUDSON	576.02			712	22638	731	53	C	708	0									
30 8587	KYLE HUDSON	47.00			518	2400	522	5	C	708	3									
30 8609	TY JOCOY	.00			1106	550000	701		C	708	0									
30 8708	JIM JONES	198.89			714	11000	730	20	S	731	8									
30 8730	BARBARA LAIR	224.10			804	24150	801	2	C	708	3				241.50	20				
30 8785	BONNIE LAIR	81.46			731	6514	801	8	C	708	3				10.00	95				
30 8862	ORBIE LAIR	1,008.39			718	12460	724	101	C	708	8				3.60	95	5.32	93	10.30	98
30 8928	SUSAN LYND	925.82			801	54193	801	43	C	708	0				5.15	93	7.72	98	17.61	98
30 8939	DON MASSEY	1,373.66			804	27838	802	97	C	708	0				275.39	20				
30 8950	JACK NICHOLS	351.51	S		804	26090	731	15	C	708	0				260.90	20				
30 8961	LYNN OLDHAM	4.84			416	10015	624		C	708	8									
30 8972	JANEY PATE	200.40			802	11897	802	10	C	708	3				21.00	95				
30 8983	NORMA POSEY	1.13			1008	1500	1010		C	708	3									
30 8994	SUZIE PRICE	490.12			322	500000	616	43	C	708	8		L EU							

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES:
C = ZERO BALANCE
P = PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES:
1 = STOP PAY
2 = HOLD
5 = OVERDRAFT

ASSIGNMENT SHEET #3

BSL - 215-B

8/04/75 999 YOUR BANK, U.S.A. 59

216-B

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
37 0748	TIM RICE	171.51		1	714	62535	802	17	D	710	3				243.42	98				
37 0759															26.00	95	30.00	**	45.00	**
37 0759	A.F. ROACH	10.99		6	802	7500	802	1	D		6				46.00	**				
37 2046	ERNIE SCHRITTER	790.87			804	13380	730	79	D	710	0				133.80	20				
37 2057	ALBERTO SECO	436.78			612	184760	730	44	D	710	0				10.00	98				
37 2079	BILL SHAFER	630.56			716	90000	730	63	D	710	8		JLS		45.35	98				
37 2090	BILL BANKS	1,267.74			715	37760	730	127	D	710	0				6.95	98				
37 2178	TOM BOHANNON	1,809.91			519	10000	519	181	D	710	3									
37 2409	BONNIE BRANDON	12.18			529	5994	709	1	D	710	3									
37 2442	GREG BRANDON	361.72			501	1593	620	36	D	710	3									
37 2530	RICHARD BRANDON	2.63			701	2500	716		D	710	8									
37 2552	SHIRLEY BRANDON	52.50			731	3000	801	5	D	710	3									
37 2585	LEO BROWN	167.40			731	5679	801	17	D	710	0				10.95	98				
37 2662	RON CARDWELL	1.69			701	1000	716		D	710	0				7.00	95				
37 2673	GINNY COPELAND	425.10			719	31200	730	43	D	710	3									
37 2706	CLAUDE COWAN	150.24			709	10000	730	15	D	710	0				22.14	95	70.00	95		
37 2750	JANIE COWAN	511.76			708	15600	708	51	D	710	0				20.00	98				
37 2772	JAN CREECH	170.75			716	5264	728	17	D	710	3									
37 2783															50.00	20	10.46	98	13.00	98
37 2783	MIKE CREWS	80.91		1	804	5000	801	9	D	710	0		NSC		15.00	98	72.00	98		
37 2794	JIM CROUCH	528.47			804	38800	729	23	D	710	6		NSC		385.00	20				
37 2805															5.00	98	5.00	98	10.00	98
37 2805	VICKI CURTIS	646.53			802	59455	802	25	D	710	8				10.82	98				
37 2849	KEN DAVIS	4,678.96			1101	1700	506	468	D	710	8									
37 2882	CHUCK DOSS	1.44			411	14000	503		D	710	3									
37 2893	PAT DOSS	2.70			1126	300	107		D	710	3									
37 2915	DAVID DRAKE	.00			723	3298	723		D	710	8									
37 2926	JOHN EDWARDS	5,189.81			804	23400	730	499	D	710	0				284.00	20				
37 2937	RHONDA EDWARDS	66.30			709	13018	718	7	D	710	0									
37 2948	SCOTT ENGLISH	134.14			731	7500	802	13	D	710	3				10.00	98				
37 2959	SUE FLOWERS	77.19-		5	711	1500	730	7-	D	710	3		JH		9.00	**	27.40	**		
37 4224	MIKE FLOYD	475.06			719	19450	801	49	D	710	0									
37 4235	JIM GATTIS	170.57			729	3000	731	17	D	710	3				11.36	98	12.44	98		
37 4257	ALLEN GILLIAM	483.52			801	26255	801	18	D	710	0									
37 4279															45.65	98	33.52	98	45.35	98
37 4279	DALE GINN	453.39			722	56840	801	45	D	710	8				80.00	95				
37 4355	MAXINE GRACE	270.43		1	602	20000	630	27	D	710	8									
37 4389	SHIRLEY GRAVES	3.76			826	2000	203		D	710	3									
37 4400	JANET HEARNE	219.53			802	26450	802	2	D	710	8				20.00	95	60.00	98		
37 4422	KATHY HENSLEY	237.68			723	21932	730	24	D	710	3									
37 4433	DEAN HILDEBRAND	225.48			311	23500	623	23	D	710	8									
37 4455	DON HUDSON	410.32			726	130000	730	41	D	710	8									
37 4466	GERI HUDSON	238.68			801	15000	802	14	D	710	8				10.00	95				
37 4477	KYLE HUDSON	.70			717	18893	722		D	710	3									
37 4488	TY JOCOY	67.90			709	10000	731	7	D	710	0									
37 4499	JIM JONES	896.73			802	29960	802	60	D	710	8				23.08	98	25.20	98	35.00	98
37 4510	BARBARA LAIR	100.00			712	150000	722	10	D		3									
37 6061	BONNIE LAIR	22.54			610	1875	612	2	D	710	3									
37 6094	ORBIE LAIR	.00			215	25642	614		D	710	3									
37 6160	SUSAN LYND	835.73			801	81508	801	84	D	710	0									
37 6270	DON MASSEY	218.77			714	19955	730	22	D	710	3				7.00	98	10.00	98	11.31	98
37 6281	JACK NICHOLS	142.22			802	5968	802	14	D	710	0				20.00	98				
37 6358	LYNN OLDHAM	134.21			730	12500	731	13	D	710	0				25.00	98				
37 6677	JANCY PATE	806.80			802	50760	802	61	D	710	0				14.00	95				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CT. & SP

# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODE = ZERO BALANCE S = SPECIAL INSTRUCTIONS
= PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #3

8/04/7 999 YOUR BA U.S.A. 76

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
44 8518	SUSAN LYND	.08			301	2000	301		E	712	3									
44 8529	DON MASSEY	.00			723	12526	723		E	712	3									
44 8540	JACK NICHOLS	2.69-			710	1400	718		E	712	3									
44 8551	LYNN OLDHAM	4.09-			719	13328	801		E	712	3									
44 8562	JANEY PATE	65.82			726	4000	801	7	E	712	3									
45 0025	NORMA POSEY	61.74			728	14408	801	6	F	715	3									
45 0069	SUZIE PRICE	249.74			802	11020	802	15	F	715	0									
45 0091	CARLA RAY	1,276.80	S		730	12500	731	123	F	715	0				6.90	98	7.65	98		
45 0212															7.20	98	12.00	98	12.91	98
45 0212	BARBARA REID	2,514.23			802	187076	802	61	F	715	0				40.19	98	32.76	98		
45 0223	PEGGY PHOTON	1,265.69			804	25350	729	107	F	715	0				253.50	20	175.00	98		
45 0245	TIM RICE	1,098.02			802	31932	802	110	F	715	8				7.02	98				
45 0256	A.F. ROACH	347.10			804	23440	722	25	F	715	0				284.40	20	4.00	98		
45 0300	ERNIE SCHRITTER	121.54			802	10000	802	2	F	715	8				6.41	98				
45 0322															9.00	98	10.00	98	12.00	98
45 0322	ALBERTO SECO	173.05		1	801	5000	801	17	F	715	8				17.00	98	13.39	98	20.00	98
45 0355	BILL SHAFER	6,867.64			708	32200	729	687	F	715	0				100.00	95				
45 0366	BILL BANKS	3.10			1230	1000	1231		F	715	3									
45 0399	TOM BOHANNON	2.74			1010	4152	1030		F	715	3									
45 0432	BONNIE BRANDON	3.77			1203	80332	107		F	715	0									
45 0465	GREG BRANDON	707.19			804	7000	801	71	F	715	0				70.00	20				
45 0520	RICHARD BRANDON	.87			528	14000	827		F	715	6									
45 0542	SHIPLEY BRANDON	83.20			722	10005	729	3	F	715	0				306.97	98				
45 0553	LEO BROWN	493.49			703	22000	703	49	F	715	0		NSC							
45 0564	RON CARDWELL	.00			723	16	723		F	715	3									
45 0586	GINNY COPELAND	730.84			801	52584	801	23	F	715	8									
45 0608															30.00	98	30.00	98	100.00	98
45 0608	CLAUDE COWAN	2,371.32		1	801	119200	801	107	F	715	0				100.00	98				
45 0619	JANIE COWAN	407.95			804	36620	802	11	F	715	3				366.20	20	3.50	98		
45 0630	JAN CREECH	64.59			725	13899	729	6	F	715	3									
45 0652	MIKE CREWS	306.56			1201	000000	523	31	F	715	0									
45 0663	JIM CROUCH	2.90-			613	14755	627		F	715	9									
45 2016	VICKI CURTIS	11,541.24			723	90495	723	1154	F	715	0		HD							
45 2093	KEN DAVIS	3,161.83			707	20000	724	316	F	715	0				75.00	98				
45 2170	CHUCK DOSS	390.00			702	5500	702	37	F	715	0				10.00	95				
45 2192	PAT DOSS	667.47			723	7223	801	67	F	715	0									
45 2302	DAVID DRAKE	2,834.91			617	50000	617	283	F	715	0									
45 2346	JOHN EDWARDS	182.03			731	42425	731	18	F	715	8				424.25	98				
45 2379	RHONDA EDWARDS	287.00			801	21326	801	9	F	715	0									
45 2390	SCOTT ENGLISH	420.08			802	39080	802	12	F	715	0				10.93	98				
45 2401	SUE FLOWERS	1,057.98			804	31150	728	76	F	715	8				311.50	20	25.00	98		
45 2445	MIKE FLOYD	15.82			712	30000	730	2	F	715	0		FH							
45 2478	JIM GATTIS	260.38			728	22889	731	26	F	715	0		NSC							
45 2522	ALLEN GILLIAM	1,374.27			731	1642	731	137	F	715	0				8.00	98				
45 2533	DALE GINN	806.71			801	31843	801	51	F	715	0		HD							
45 2577															2.80	98	25.00	98	25.00	98
45 2577	MAXINE GRACE	2,694.63			801	146453	801	129	F	715	8		HD		30.00	98	67.88	98		
45 2643	SHIRLEY GRAVES	9.62			621	6000	723	1	F	715	3									
45 2665	JANET HEARNE	323.15		1	729	57598	801	32	F	715	3				6.00	96	12.32	98	27.74	96
45 2687	KATHY HENSLEY	149.15			802	3000	802	15	F	715	3									
45 2698	DEAN HILDEBRAND	.00			708	628	708		F	715	3									
45 2731	DON HUDSON	35.82			718	15281	731	4	F	715	0									
45 2742	GERI HUDSON	11.12			802	3000	802	1	F	715	3				20.00	98				
45 2753	KYLE HUDSON	1,979.02			804	20110	802	158	E	712	0				201.10	20				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 8 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET # 3

BSL - 217-B

8/04/75 999 YOUR BANK, U.S.A. 96

218-B

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
52 0392	KYLE HUDSON	1,526.50			801	169867	802	17-	G	717	3				15.00	95	20.00	96		
52 2020	TY JOCOY	6.30			724	37116	802	1	G	718	3				4.12	98				
52 2042	JIM JONES	16,816.79			802	19400	802	1682	G	717	8				194.00	98				
52 2174	BARBARA LAIR	.28		6	725	12689	801		G	717	0		SS		4.95	**				
52 2218	BONNIE LAIR	129.05			801	16792	802	13	G	717	0				47.00	96				
52 2251	ORRIE LAIR	165.92			707	45310	730	17	G	717	0		LEU							
52 2262	SUSAN LYND	4,332.09			804	73495	731	363	G	717	0				734.85	20	25.00	95		
52 2273	DON MASSEY	340.81			804	10000	801	34	G	717	3				100.00	20	15.00	98		
52 2284	JACK NICHOLS	1,269.12			729	18120	729	127	G	717	8									
52 2339	LYNN OLDHAM	147.33			801	15000	801	5-	G	717	3		JLS		34.79	96				
52 2427	JANEY PATE	4,754.57			728	400000	802	475	G	717	8				10.30	98				
52 2482	NORMA POSEY	839.37			802	31761	802	54	G	717	0									
52 2493	SUZIE PRICE	560.90			804	13761	801	46	G	717	0				187.01	20	15.00	95		
52 2504	CARLA RAY	936.26			714	24146	722	94	G	717	3									
52 2548	BARBARA REID	463.29			717	10000	801	46	G	717	8									
52 2570	PEGGY PHOTON	520.34			725	7000	725	52	G	717	0									
52 2581	TIM RICE	45.10			714	30000	718	5	G	717	3									
52 2592	A.F. ROACH	19.53-			708	10000	731	1-	G	717	3									
52 2625	ERNIE SCHRITTER	551.08			801	52719	801	5	G	717	0		LJ							
52 2669	ALBERTO SECO	229.80			801	21236	801	3	G	717	8				10.56	98	11.46	98	20.00	98
52 2735	BILL SHAFER	22.85			722	2150	722	2	G	717	3									
52 2746	BILL BANKS	233.99			804	5045	729	23	G	717	0				50.45	20				
52 2768	TOM BOHANNON	7.17			303	14000	305	1	G	717	3									
52 2790	BONNIE BRANDON	359.10			712	2175	802	36	G	717	0									
52 2812	GREG BRANDON	2,597.54			122	8823	731	260	G	717	0				5.66	98				
52 2823	RICHARD BRANDON	26.76			726	12971	801	3	G	717	3									
52 2834	SHIRLEY BRANDON	3,524.48			703	50050	801	352	G	717	0				13.91	98				
52 2845	LEO BROWN	61.17			730	10271	730	6	G	717	3				20.00	96	25.00	98		
52 2856	RON CARDWELL	34.17			802	7200	802	3	G	717	0				35.20	98				
52 2878	GINNY COPELAND	45.23			801	5000	801	5	G	717	8				4.90	96	23.00	98	45.00	98
52 2889	CLAUDE COWAN	412.43			804	40000	722	41	G	717	3				400.00	20				
52 2900	JANIE COWAN	75.43			613	8821	723	8	G	717	0									
52 2933	JAN CREECH	87.60			725	17898	801	9	G	717	3									
52 2944	MIKE CREWS	665.27			721	2807	801	67	G	717	0				10.00	96	100.00	98		
52 2988	JIM CROUCH	42.39			802	4173	802	4	G	717	3									
52 2999	VICKI CURTIS	14.29			726	18865	730	1	G	717	3									
52 3010	KEN DAVIS	142.00			726	25266	801	14	G	717	3									
52 3021	CHUCK DOSS	537.39			802	14000	802	44	G	717	8				75.00	98				
52 3032	PAT DOSS	118.80			801	9136	801	12	G	717	3				5.00	95				
52 3043	DAVID DRAKE	1,733.01			802	19923	802	153	G	717	3									
52 3054	JOHN EDWARDS	129.90			731	16152	802	13	G	717	0									
52 4028															4.50	98	4.50	98	5.00	95
52 4088	RHONDA EDWARDS	1,750.24			731	32800	801	175	G	717	0				9.30	96				
52 4099	SCOTT ENGLISH	143.38			730	8979	730	14	G	717	3									
52 4110	SUE FLOWERS	2,204.22			804	10950	723	220	G	717	0				109.50	20	5.82	99	74.12	98
52 4198	MIKE FLOYD	15.87			726	4400	801	2	G	717	3									
52 4209	JIM GATTIS	.00			320	112839	724		G	717	8									
52 4231	ALLEN GILLIAM	74.55			804	1000	801	7	G	717	3				10.00	20				
52 4242	DALE GINN	29.87			717	1164	731	3	G	717	3									
52 4253	MAXINE GRACE	13.97			410	20000	707	1	G	717	3									
52 4264	SHIRLEY GRAVES	462.18			801	58540	801	14-	G	717	3				133.59	98				
52 4275	JANET HEARNE	129.34			624	2523	731	13	G	717	3									
52 4286	KATHY HENSLEY	512.94			804	37056	801	21	G	717	8				370.56	20	3.54	98		
52 4297	DEAN HILDEBRAND	131.19			804	7500	725	13	G	717	3				75.00	20				

ASSIGNMENT SHEET # 3

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT D.C. POSTED

STATUS CODES: ZERO BALANCE S = SPECIAL INSTRUCTIONS
URGED N = NO ACTIVITY ALLOWED

CTIVITY CODES: 1 = STOP PAY 8 = OVERDRAFT
3 = HOLD

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE		DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
64 8938	DON MASSEY	391.68			802	30000	802	37	J	722	0				134.50	93				
64 8949	JACK NICHOLS	.00		1	502	400000	731		J	722	6									
64 8960	LYNN OLDHAM	40.09			804	3215	730	4	J	722	3				32.15	20				
64 8971	JANEY PATE	20.81			707	40000	801	2	J	722	0									
64 8982	NORMA POSEY	114.05			802	6000	802	11	J	722	3									
64 8993	SUZIE PRICE	230.22			707	10000	801	23	J	722	R									
64 9004	CARLA RAY	12.66			725	4000	729	1	J	722	3				10.00	95				
64 9037	BARBARA REID	111.90-		5	626	10000	802	10-	J	722	3				227.88	**				
65 0005	PEGGY RHOTON	689.27			804	53019	801	19	K	724	0		MO		530.19	20	14.55	98	45.00	98
65 0071	TIM RICE	14.64				00		1	K	724	3									
65 0126	A.F. ROACH	28.86			226	12000	306	3	K	724	3									
65 0335	ERNIE SCHRITTER	312.83			726	22079	731	31	K	724	8				4.00	98				
65 0368	ALBERTO SECO	1,485.82			802	43800	802	109	K	724	8				18.78	98	310.00	98		
65 0401	BILL SHAFER	885.79			802	10000	802	39	K	724	3				3.00	98				
65 0412	BILL BANKS	440.01			804	11095	731	34	K	724	0				110.95	20				
65 0423	TOM BOHANNON	22.47			131	50000	202	2	K	724	3									
65 0533	BONNIE BRANDON	432.67			731	40288	731	43	K	724	0				16.21	98	28.70	98		
65 0544	GREG BRANDON	2,233.38			802	27535	802	214	K	724	0									
65 0555	RICHARD BRANDON	204.86			703	111936	729	20	K	724	0									
65 0566	SHIRLEY BRANDON	23.70			714	20000	728	2	K	724	3									
65 0577	LEO BROWN	359.49			726	13875	801	36	K	724	3				7.52	98				
65 0599	RON CARDWELL	318.97			714	5000	721	32	K	724	0				7.29	98	14.00	98		
65 0665	GINNY COPELAND	608.00			707	5000	724	61	K	724	0		NSC							
65 0676	CLAUDE COWAN	611.84			728	20963	801	61	K	724	8		NSC		20.00	98				
65 0687	JANIE COWAN	436.34			804	37760	801	14	K	724	0				377.60	20	14.19	98		
65 0720	JAN CREECH	36.87			1227	10000	603	4	K	724	8									
65 0731	MIKE CREWS	.41			722	3100	724		K	724	3									
65 0764	JIM CROUCH	247.48			801	15662	801	15	K	724	3									
65 0797	VICKI CURTIS	477.95			802	14431	802	38	K	724	3									
65 0808															260.00	95	5.00	98	14.01	95
65 0808	KEN DAVIS	8.16			722	40000	801	1	K	724	3				31.93	98	50.73	98		
65 0841	CHUCK DOSS	1,331.62			804	30736	801	103	K	724	0				307.36	20	2.42	98		
65 0885	PAT DOSS	302.00			1210	200	1210	30	K	724	3									
65 0951	DAVID DRAKE	12.07			711	7000	801	1	K	724	3									
65 0995	JOHN EDWARDS	258.65			801	50000	801	26	K	724	3				30.00	95	50.00	95	50.00	95
65 1061	RHONDA EDWARDS	162.73			712	6562	722	15	K	724	3									
65 1072	SCOTT ENGLISH	4,926.59			710	18750	730	493	K	724	0									
65 1083	SUE FLOWERS	.82			113	6000	203		K	724	3									
65 1094	MIKE FLOYD	.00			723	3757	723		K	724	8									
65 1105	JIM GATTIS	346.40			725	12149	725	35	K	724	0									
65 1116	ALLEN GILLIAM	18.62			711	7916	729	2	K	724	3									
65 1138	DALE GINN	169.72			731	10437	731	17	K	724	3									
65 1149	MAXINE GRACE A	173.84			804	5000	725	7	K	724	3				50.00	20				
65 2018	SHIRLEY GRAVES	126.54			731	4200	801	13	K	724	3									
65 2029	JANET HEARNE	210.91			711	25008	731	21	K	724	0									
65 2084	KATHY HENSLEY	249.15			731	27057	801	25	K	724	3				120.00	98				
65 2095	DEAN HILDEBRAND	1,575.00			703	12285	726	158	K	724	8									
65 2161	DON HUDSON	307.14			611	5500	802	31	K	724	3				13.00	98	48.00	98		
65 2227	GERI HUDSON	2,189.99			802	44830	802	159	K	724	0									
65 2238	KYLE HUDSON	.10			1106	16710	215		K	724	8									
65 2249	TY JOCOY	2.73			801	500	801		K	724	3									
65 2436	JIM JONES	1.31			914	6205	1031		K	724	3									
65 2480	BARBARA LAIR	29.65			929	25659	1017	3	K	724	3									
65 2535	BONNIE LAIR	1.50			709	20000	715		K	724	3									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CT. & SP

# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES:
C = ZERO BALANCE
P = PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES:
1 = STOP PAY
3 = HOLD
5 = OVERDRAFT

ASSIGNMENT SHEET # 3

BSL - 219-B

8/04/75 999 YOUR BANK, U.S.A. 14c

220-B

ASSIGNMENT SHEET # 3

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
76 6033	BONNIE LAIR	133.99			724	7800	724	15	L	728	3									
76 6066															10.00	98	17.97	98	19.00	98
76 6066	ORBIE LAIR	363.25		1	725	60000	801	36	L	728	3				21.00	98				
76 6121	SUSAN LYND	675.79			802	20000	802	43	L	728	8									
76 6319	DON MASSEY	.29-			531	8000	623		L	728	8		SS							
76 6374	JACK NICHOLS	99.83			802	9385	802	10	L	728	3									
76 6385	LYNN OLDHAM	.55			320	2579	820		L	728	3									
76 6451	JANEY PATE	155.00		1	804	8566	728	16	L	728	8				85.66	20	20.50	98		
76 6473	NORMA POSEY	69.42			801	3900	802	7	L	728	8				18.90	98	35.00	98		
76 6484	SUZIE PRICE	93.72			721	15000	730	5	L	728	8									
76 6495	CARLA RAY	.00			516	18500	709		L	728	3									
76 6506	BARBARA REID	101.53			721	44080	731	10	L	728	8				5.00	98				
76 6517	PEGGY RHOTON	.01			530	1920	602		L	728	3									
76 6550	TIM RICE	146.07			801	10124	801	5	L	728	0				15.00	95				
76 6561	A.F. ROACH	1.64			628	5120	730		L	728	0									
76 6572	ERNIE SCHRITTER	1,391.32			726	73292	801	139	L	728	0				3.93	98				
76 6583	ALBERTO SECO	181.23			801	1500	801	18	L	728	3				1.00	98	5.00	98	15.00	98
76 6594	BILL SHAFER	110.00			802	10500	802	11	L	728	3									
76 6605	BILL RANKS	493.30			719	66341	801	49	L	728	8				4.42	98	10.00	98		
76 6616															4.00	98	5.00	98	5.64	98
76 6616	TOM BOHANNON	361.17			802	33886	802	26	L	728	3				13.47	93				
76 6627	BONNIE BRANDON	216.68			719	41000	730	22	L	728	3				20.00	98	25.00	98		
76 6638	GREG BRANDON	134.19			730	21500	801	13	L	728	3				20.00	98				
76 8002	RICHARD BRANDON	28,466.50			801	140190	801	1707	L	728	8				86.91	98				
76 8024	SHIRLEY BRANDON	848.70			730	46532	730	85	L	728	8									
76 8046	LEO BROWN	881.76			802	23698	802	68	L	728	8									
76 8112	RON CARDWELL	432.66			802	12660	802	3	L	728	0				30.00	95	15.00	98	25.00	98
76 8123	GINNY COPELAND	1,630.61			802	17000	802	153	L	728	0									
76 8134	CLAUDE COWAN	769.76			716	36144	716	77	L	728	0									
76 8299	JANIE COWAN	.00			401	35000	714		L	728	3									
76 8310	JAN CREECH	30.57			520	23786	606	3	L	728	3									
76 8365	MIKE CREWS	133.45			804	11644	703	3	L	728	3				116.44	20				
76 8431	JIM CROUCH	372.55			730	15500	801	37	L	728	3				5.00	98				
76 8442	VICKI CURTIS	55.01			716	10000	725	5	L	728	3		NSC		1.83	98	13.00	98		
76 8475	KEN DAVIS	110.46			730	5300	730	11	L	728	0									
76 8497	CHUCK DOSS	29.23			625	5000	722	3	L	728	0									
76 8519	PAT DOSS	4.31			226	20000	411		L	728	3									
76 8530	DAVID DRAKE	9.48			729	2000	801	1	L	728	8									
76 8563	JOHN EDWARDS	6.52			1214	6905	201	1	L	728	3									
76 8574	RHONDA EDWARDS	114.66			804	7000	801	11	L	728	3				70.00	20				
76 8585	SCOTT ENGLISH	.00			723	268	723		L	728	3									
76 8596	SUE FLOWERS	15.15			728	2144	730	2	L	728	3									
76 8607	MIKE FLOYD	.55			228	14091	305		L	728	0									
76 8618	JIM GATTIS	18.98			802	5500	802	2	L	728	3				16.00	98	20.00	98	75.33	98
76 8629	ALLEN GILLIAM	18.98			517	1000	602	2	L	728	3									
76 8640	DALE GINN	8.79			301	5000	317	1	L	728	3									
76 8662	MAXINE GRACE	3.90			621	11000	714		L	728	3									
76 8673	SHIRLEY GRAVES	106.29			801	14000	801	11	L	728	3				25.00	95				
76 8684	JANET HEARNE	4.71			718	4547	731		L	728	3				5.00	98				
77 0059	KATHY HENSLEY	1,215.53			728	5100	728	122	L	728	0									
77 0070	DEAN HILDEBRAND	910.01			728	24194	729	91	L	728	8				75.00	98	100.00	98		
77 0136	DON HUDSON	3.06			303	1500	303		L	728	0									
77 0235	GERI HUDSON	178.01			802	20298	802	2	L	728	8				20.00	98	26.29	98		
77 0257	KYLE HUDSON	986.69			804	5000	801	47	L	728	0				50.00	20	87.77	98		

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED	

STATUS CODES: = ZERO BALANCE
PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES:
1 = STOP PAY
3 = HOLD
8 = OVERDRAFT

8/04/7 999 YOUR BA U.S.A. 15C

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
79 4248	MIKE FLOYD	243.49			604	46557	731	25	L	728	0									
79 4303	JIM GATTIS	261.29			717	24516	731	26	L	728	0				6.00	98	8.00	98		
79 44C2	ALLEN GILLIAM	249.97			802	24000	802	25	L	728	0		NSC		10.00	98				
79 4413	DALE GINN	14.81			802	2000	802	1	L	728	3									
79 4424	MAXINE GRACE	2.45			1012	7788	1219		L	728	3									
79 4435	SHIRLEY GRAVES	.21			522	1000	709		L	728	3									
79 4446	JANET HEARNE	2,097.95			802	58659	802	150	L	728	3				25.73	98	30.00	98		
79 4469	KATHY HENSLEY	47.36			1203	5000	1231	5	L	728	0									
79 4479	DEAN HILDEBRAND	22.61			530	4000	606	2	L	724	3									
79 4490	DON HUDSON	97.39			731	5500	731	10	L	728	3				20.39	98				
79 4501	GERI HUDSON	216.58			802	20000	802	2	L	728	3				40.00	98				
79 4512	KYLE HUDSON	1,580.28			804	20000	802	159	L	728	9				200.00	20	8.56	98		
79 4523	TY JOCOY	.00			723	2153	723		L	728	3									
79 4545	JIM JONES	827.94			707	15000	730	83	L	728	R									
79 4556	BARBARA LAIR	2.06			726	6585	801		L	728	3									
79 4567	BONNIE LAIR	82.09			702	6000	730	8	L	728	0									
79 4578	ORBIE LAIR	336.46			801	32000	801	4	L	728	3									
79 4589	SUSAN LYND	38.02			718	4080	728	4	L	728	N									
79 60C8	DON MASSEY	350.02			516	1500	731	35	L	728	8									
79 6085	JACK NICHOLS	130.60			728	1307	801	13	L	728	0									
79 61C7	LYNN OLDHAM	731.44		1	721	36000	731	73	L	728	8				4.10	98	5.00	98	26.27	98
79 6140	JANEY PATE	3,041.57			601	151000	801	654	L	728	8									
79 6184	NORMA POSEY	21.91			814	46764	225	2	L	728	5									
79 6195	SUZIE PRICE	20.93			829	23341	925	2	L	728	3									
79 6294	CARLA RAY	1,307.09			716	2600	716	131	L	728	0									
79 6327	BARBARA REID	107.03			729	27500	801	11	L	728	8				7.70	98	10.00	98		
79 6360	PEGGY RHOTON	3,205.69			804	22500	714	321	L	728	3				225.00	20	30.00	98		
79 6492	TIM RICE	.11			729	67700	913		L	728	8									
79 6525	A.F. ROACH	40.03			801	2000	801	4	L	728	0									
79 6536	ERNIE SCHRITTER	171.15			801	13000	802	17	L	728	3				17.46	98	20.00	98	21.00	98
79 6547	ALBERTO SECO	149.99			804	10000	721	15	L	728	3				100.00	20				
79 6569	BILL SHAFFER	325.99			721	36650	801	33	L	728	5									
79 6580	BILL BANKS	438.07		1	802	25000	802	44	L	728	3									
79 6591	TOM BOHANNON	1,187.79			802	123021	802	1	L	728	8				12.50	98	61.36	98		
79 6602	BONNIE BRANDON	14.43			712	4000	718	1	L	728	3									
79 6624	GREG GRANDON	16.54			801	214	801	2	L	728	0				3.75	98				
79 6635	RICHARD BRANDON	3.00			804	300			L		8				3.00	20				
79 8010	SHIRLEY BRANDON	241.66			730	22435	731	24	L	728	3				20.00	96				
79 8197	LEO BROWN	.55			409	17515	506		L	728	3									
79 8241	RON CARDWELL	797.58			804	43802	801	40	L	728	0				438.02	20				
79 8296	GINNY COPELAND	65.13			804	2904	902	7	L	728	0				29.04	20	10.00	95		
79 8340	CLAUDE COWAN	3.34			716	6897	721		L	728	0									
79 8516	JANIE COWAN	40.24			725	19521	801	4	L	728	3				10.00	98	30.00	98		
79 8538	JAN CREECH	.00			624	119750	709		L	728	8									
79 8549	MIKE CREWS	1,390.44			801	164000	801	159	L	728	0				25.92	98	77.00	98		
79 8560	JIM CROUCH	1.28-			523	11000	708		L	728	3									
79 8571	VICKI CURTIS	940.62			804	90000	724	14	L	728	3				900.00	20				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP.
9990999999	3026	5754	14	5755	5765	15	437756298	438766293	33679967	756	33148923	4555	433577852		

# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT D.C. POSTED
		5	70135	93	437916							

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 8 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #3

BSL - 221-B

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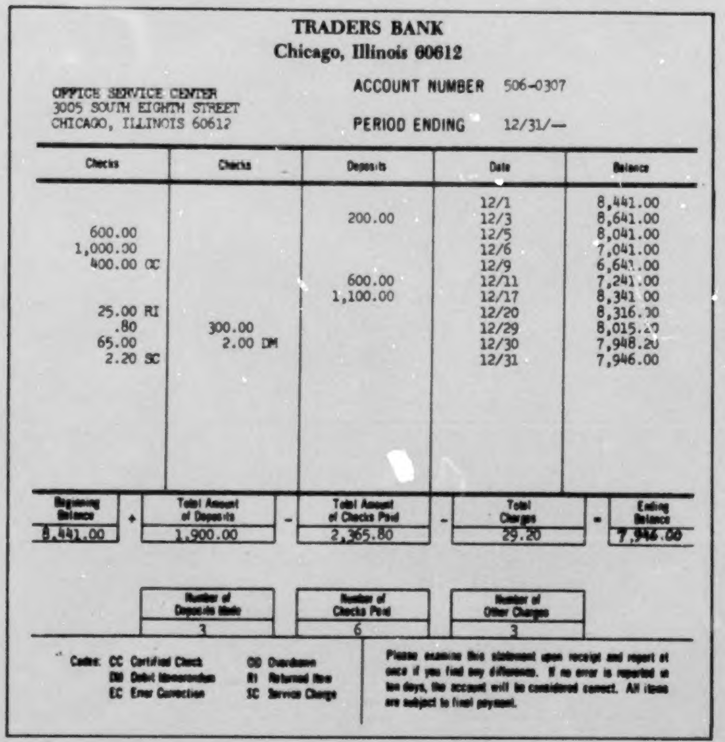
CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #4--READ BANK STATEMENT, CHECKBOOK STUB, AND RECONCILIATION STATEMENT



TRADERS BANK
Chicago, Illinois 60612

OFFICE SERVICE CENTER
3005 SOUTH EIGHTH STREET
CHICAGO, ILLINOIS 60612

ACCOUNT NUMBER 506-0307

PERIOD ENDING 12/31/—

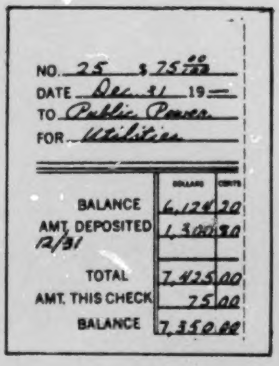
Checks	Checks	Deposits	Date	Balance
			12/1	8,441.00
		200.00	12/3	8,641.00
600.00			12/5	8,041.00
1,000.00			12/6	7,041.00
400.00 CC			12/9	6,641.00
		600.00	12/11	7,241.00
		1,100.00	12/17	8,341.00
25.00 RI			12/20	8,316.00
.80	300.00		12/29	8,015.20
65.00	2.00 DM		12/30	7,948.20
2.20 SC			12/31	7,946.00

Beginning Balance	+	Total Amount of Deposits	-	Total Amount of Checks Paid	-	Total Charges	=	Ending Balance
8,441.00		1,900.00		2,365.80		29.20		7,946.00

Number of Deposits Made	Number of Checks Paid	Number of Other Charges
3	6	3

Codes: CC Certified Check
DM Debit Memorandum
EC Error Correction
OD Overdrawn
RI Returned Item
SC Service Charge

Please examine this statement upon receipt and report at once if you find any difference. If no error is reported in ten days, the account will be considered correct. All items are subject to final payment.



NO. 25 $ 75 00/100
DATE Dec. 31 19—
TO Public Power
FOR Utilities

	DOLLARS	CENTS
BALANCE	6,124	20
AMT. DEPOSITED 12/31	1,300	80
TOTAL	7,425	00
AMT. THIS CHECK	75	00
BALANCE	7,350	00

1. Answer the following questions about the checkbook stub and bank statement shown above.

   a. What is the account number? ______________________

   b. What was the last date covered by the bank statement? __________

   c. What was the bank balance at the beginning of the month? __________

   d. How many deposits are shown on the bank statement? __________

   e. What is the total of the deposits? ______________________

   f. How many checks were paid by the bank? ______________

   g. What is the total of the checks paid? ______________

   h. How many other charges were made by the bank? __________

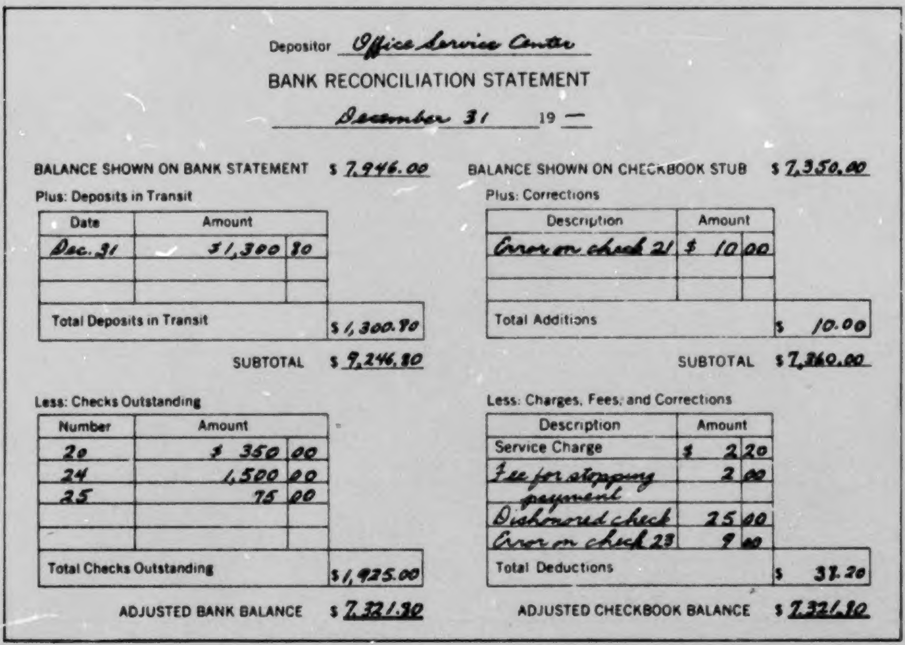
   What was the total? ______________________

ASSIGNMENT SHEET #4

i. What were the other charges made by the bank? ____________

____

j. What was the bank balance at the end of the month? ____________



Depositor *Office Service Center*

BANK RECONCILIATION STATEMENT

December 31 19 —

BALANCE SHOWN ON BANK STATEMENT $ *7,946.00*

Plus: Deposits in Transit

Date	Amount	
Dec. 31	*$1,300*	*80*
Total Deposits in Transit		*$1,300.80*

SUBTOTAL $ *9,246.80*

Less: Checks Outstanding

Number	Amount	
20	*$ 350*	*00*
24	*1,500*	*00*
25	*75*	*00*
Total Checks Outstanding		*$1,925.00*

ADJUSTED BANK BALANCE $ *7,321.80*

BALANCE SHOWN ON CHECKBOOK STUB $ *7,350.00*

Plus: Corrections

Description	Amount	
Error on check 21	*$ 10*	*00*
Total Additions		$ *10.00*

SUBTOTAL $ *7,360.00*

Less: Charges, Fees, and Corrections

Description	Amount	
Service Charge	*$ 2*	*20*
Fee for stopping payment	*2*	*00*
Dishonored check	*25*	*00*
Error on check 23	*9*	*00*
Total Deductions		$ *38.20*

ADJUSTED CHECKBOOK BALANCE $ *7,321.80*

2. Answer the following questions about the bank reconciliation statement shown above.

a. For what date was the reconciliation statement prepared? ____________

b. Does $7,946 represent the bank balance at the beginning of the month or at the end of the month? ____________

c. Why was the December 31 deposit not included in the bank balance?

____

d. What checks are outstanding? ____________

e. How does the Office Service Center know these checks are outstanding?

____

____

f. Are outstanding checks added to or subtracted from the bank balance?

____

____

ASSIGNMENT SHEET #4

g. What does the amount $7,350 represent? ______________________

h. Why was $10 added to $7,350? ______________________

i. What does the amount $2.20 represent? ______________________

j. Why was a $2 fee charged? ______________________

k. Why was a $25 charge made? ______________________

l. What was the $9 correction? ______________________

m. What does the amount $7,321.80 represent? ______________________

n. What does the amount $38.20 represent? ______________________

o. Should the adjusted bank balance and the adjusted checkbook balance agree? Why or why not? ______________________

____

____

____

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #5--PREPARE BANK RECONCILIATIONS

1. Using the data below prepare a bank reconciliation statement as of January 31 for the Brookwood Luncheonette. Prepare the statement on plain paper using the format of Example 1 given in objective eight of the information sheet.

   Bank balance as shown on bank statement: $2,872.30
   Checkbook balance: $2,922.85
   Deposit put in night depository on last day of month, recorded in checkbook but not shown on bank statement: $172.45
   Checks outstanding: Check 83, $124.60; Check 86, $34.05
   Service charge: $2.75
   Dishonored check: $34.00 received from Leon Feller on account

2. Prepare a bank reconciliation statement for Frank Dover using the data below. Prepare the statement on plain paper using the format of Example 2 given in objective eight of the information sheet.

   Frank Dover's bank statement dated June 30 showed a balance of $1,363.43. His checkbook balance was $907.80. There were three outstanding checks: No. 614, $85.35; No. 617, $19.58; No. 620, $103.80. The bank made a service charge of $2.10. A $350 note was collected by the bank and credited to Dover's account. A deposit totaling $101 made the last day of the month had not been credited.

3. Complete the preprinted bank reconciliation statement on the next page for Lewis's Grocery using the data below.

   Bank balance as shown on bank statement of February 28: $3,241.82
   Checkbook balance: $3,537.02
   Deposit put in night depository on last day of month, recorded in checkbook but not shown on bank statement: $234.00
   Checks outstanding: Check 128, $31.40; Check 131, $40.00; Check 132, $7.15
   Service charge: $2.75
   Dishonored check: $144.00 received from Bruce Hill on account
   Fee for stopping payment on Check 126: $2.00
   Error on Check 124: Check was issued for $78, but the amount was recorded as $87 on the check stub; the Repairs Expense account was debited for $87 in the journal

Depositor ____________________

BANK RECONCILIATION STATEMENT

____________________ 19___

BALANCE SHOWN ON BANK STATEMENT $__________

Plus: Deposits in Transit

Date	Amount	
Total Deposits in Transit		$

SUBTOTAL $__________

Less: Checks Outstanding

Number	Amount	
Total Checks Outstanding		$

ADJUSTED BANK BALANCE $__________

BALANCE SHOWN ON CHECKBOOK STUB $__________

Plus: Corrections

Description	Amount	
Total Additions		$

SUBTOTAL $__________

Less: Charges, Fees, and Corrections

Description	Amount	
Service Charge		
Total Deductions		$

ADJUSTED CHECKBOOK BALANCE $__________

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #6--COMPLETE DRILLS FOR LOCATING ERROR(S) IN RECONCILING A BANK STATEMENT

1. In reconciling a bank statement, the following factors were found to be causing the difference in the bank statement and checkbook balances. Write either the word *added* or *subtracted* in the appropriate column to indicate what would be done with each amount on the bank reconciliation statement.

	Bank Statement Balance	Checkbook Balance
Example: A bank service charge of $5 was not recorded	________	Subtracted
a. Deposit of $100 was not shown on the bank statement	________	________
b. Check issued for $75 was not shown on the bank statement	________	________
c. Stop payment fee of $2 was not recorded	________	________
d. Dishonored check for $150 was not recorded	________	________
e. Check issued for $37 was entered in the checkbook as $73	________	________
f. Check issued for $110 was entered in the checkbook as $100	________	________

2. A statement received from the bank by a local merchant at the end of June showed a balance of $1,907.17 after the outstanding checks had been deducted. The checkbook balance is $1,972.05. Determine whether the checkbook balance or the bank balance is correct by rechecking the calculations on the checkbook stubs, carrying the balance forward, and providing totals where necessary.

(NOTE: The deposits made and the checks issued are shown on the checkbook stubs on the next page.)

230-B

ASSIGNMENT SHEET #6

NO. 508 $ 126.58
June 1 19 –
TO Lynbrook Radio
FOR Radio repairs

	Dollars	Cents
BAL. BRO'T FOR'D.	749	28
AM'T. DEPOSITED	575	86
" "		
TOTAL		
AM'T. THIS CHECK	126	58
BAL. CAR'D FOR'D.		

NO. 509 $ 77.88
June 2 19 –
TO Leslie Coffee Co.
FOR Tea and Coffee

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	115	20
" "		
TOTAL		
AM'T. THIS CHECK	77	88
BAL. CAR'D FOR'D.		

NO. 510 $ 95.26
June 5 19 –
TO Miles Candies
FOR Confectionery

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	75	25
" "	25	05
TOTAL		
AM'T. THIS CHECK	95	26
BAL. CAR'D FOR'D.		

NO. 511 $ 299 –
June 8 19 –
TO Crowley Milk
FOR Dairy products

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	75	78
" "		
TOTAL		
AM'T. THIS CHECK	299	00
BAL. CAR'D FOR'D.		

NO. 512 $ 451.50
June 15 19 –
TO Gelman Bread
FOR Bread and cake

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	125	20
" "	100	00
TOTAL		
AM'T. THIS CHECK	451	50
BAL. CAR'D FOR'D.		

NO. 513 $ 175 –
June 17 19 –
TO Crown Mdse.
FOR Merchandise

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	76	84
" "		
TOTAL		
AM'T. THIS CHECK	175	00
BAL. CAR'D FOR'D.		

NO. 514 $ 195 –
June 18 19 –
TO Pierson + Co.
FOR Freezing unit

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	430	32
" "	206	00
TOTAL		
AM'T. THIS CHECK	195	00
BAL. CAR'D FOR'D.		

NO. 515 $ 25.74
June 26 19 –
TO Evers Frozen Foods
FOR Frozen products

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	192	90
" "		
TOTAL		
AM'T. THIS CHECK	25	74
BAL. CAR'D FOR'D.		

NO. 516 $ 833.42
June 28 19 –
TO Shea Fish Co.
FOR Smoked fish

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	792	84
" "	125	78
TOTAL		
AM'T. THIS CHECK	833	42
BAL. CAR'D FOR'D.		

NO. 517 $ 106.50
June 28 19 –
TO Stuart Marks
FOR Scale

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T DEPOSITED	80	60
" "		
TOTAL		
AM'T. THIS CHECK	106	50
BAL. CAR'D FOR'D.		

NO. 518 $ 18.25
June 28 19 –
TO Hill's Garage
FOR Truck repairs

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED	500	00
" "	96	84
TOTAL		
AM'T. THIS CHECK	18	25
BAL. CAR'D FOR'D.		

NO. 519 $ 32.44
June 30 19 –
TO B + W.
FOR Office stationery

	Dollars	Cents
BAL. BRO'T FOR'D.		
AM'T. DEPOSITED		
" "		
TOTAL		
AM'T. THIS CHECK	32	44
BAL. CAR'D FOR'D.		

BSL - 231-B

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #7--STOP PAYMENT ON CHECK

Complete the stop payment order shown below using the following information. Then answer the questions.

Ralph Winston came into the Students' Bank of Oklahoma on June 5th and at 1:55 p.m. requested that a stop payment be put on a check for $250 payable to his landlord, AAA Realty Company, dated May 30th. The number of the check was 1098. The Realty Company hadn't received the check and called him about his late rent, causing him to feel that the check had been stolen or lost in the mail. The number of Mr. Winston's account is 4-116-202. Not wanting to issue a duplicate, Mr. Winston signed the form at 2:04 p.m.

To:

—STOP PAYMENT— ____________________19______ ________A.M. / P.M.

On Check Drawn By____________________

No.__________ Dated__________ Payable To____________________

Amount $____________________

Reason____________________

Will Duplicate Check Be Issued__________

The bank receives this request with the understanding and upon the express condition that it will attempt to stop payment on the above described check, but should payment occur through inadvertence or mistake that it will not be liable in any way for paying such check.

The undersigned agrees to hold the bank harmless for the amount of said check and for all expenses and costs incurred by it on account of refusing payment of said check and further agrees not to hold the bank liable on account of payment contrary to this request if same occurs through inadvertence or accident. The bank reserves the right to make a charge of $1.00 for the placing of this order and 50¢ for each 30 day period this order is in effect after an initial 60 day period.

THIS ORDER WILL AUTOMATICALLY BECOME INEFFECTIVE AT THE END OF SIX MONTHS from the date hereof unless renewed in writing (Uniform Commercial Code— Sec. 4-403).

Signed By____________________

FOR BANK USE ONLY

Time Received____________________ Taken by____________________

Received by: Telegram__________ Phone__________ Letter__________ In Person__________

Confirmation follows: Yes______ No______

Oral stop payment order is binding for only 14 days unless confirmed in writing within that period.

ASSIGNMENT SHEET #7

1. When will the stop payment go into effect? ________________

2. If Mr. Winston had called in the stop payment, the bank would have had to obtain his signature within ________________.

3. If the signature had not been placed on the order before the check arrived, what would happen? ________________

4. Suppose that two or three days after the stop payment goes into effect, AAA Realty receives Mr. Winston's check belatedly in the mail and deposits it in their account at First National Bank. The next day First National sends it to your bank for collection, but your bank refuses to pay it because it has a stop payment order against it.

   To whom does your bank return the stopped check? ___________

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #8--CLOSE ACCOUNT

On August 15, Tim Rice requested that his account be closed. He is moving from 1314 S. Gray, Stillwater, OK 74074 to 118 N. Pike, El Reno, OK 74848. He has only a checking account with the bank, number 18-6102. After going through his check files, Tim indicated there were no outstanding checks and that he had just received his statement.

Cut out the change of address form on the next page and the check below. Assume that you are Tim Rice. Complete the top portion of the change of address form using the information given above. Then complete the form as if you were working in customer service. Use the computer printout sheet provided to determine the amount of balance. Complete the check assuming the roles of Tim and customer service.

86-00
1080

No.__________

________________19____

PAY TO THE ORDER OF____________________________________$__________

____DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

____

⑆109000008⑆

ASSIGNMENT SHEET #8

CHANGE OF ADDRESS

IMPORTANT: Send to Customer Service

NAME (Account Title) ____________________

NEW ADDRESS ____________________
Street Apt #

____
City State Zip Code

OLD ADDRESS ____________________
Street Apt #

____
City State Zip Code

____
Signature

____
Date

Please change the address for the following accounts:

______ Checking Account #____________________

______ Savings Account #____________________

______ Bank by Mail Deposit Acct.#____________________

______ Loan Account #____________________

______ Safe Deposit Box #____________________

______ C.D. or Golden Passbook Acct. #____________________

______ Trust Account #____________________

Date Received____________________ Received by____________________

Date Processed____________________ Processed by____________________

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
18 6014															5,000.00	95	32.25	98	62.00	98
18 6014															107.04	98	110.00	98	120.24	98
18 6014															135.76	98	137.50	98	152.65	98
18 6014															136.05	98	162.50	98	211.40	98
18 6014															219.23	95	259.00	98	547.35	98
18 6014	BARBARA REID	46,468.79			804	854778	802	373	$	731	0				2,273.05	98				
18 6058	PEGGY RHOTON	13,581.37			804	546260	802	718	$	731	1				5,462.60	20	2,312.87	98		
18 6102	TIM RICE	46.84			804	4000	708	5	$	731	1				40.00	20				
18 6223	A.F. ROACH	11.98			707	20750	819	1	$	731	1									
18 6245	ERNIE SCHRITTER	493.15			722	17107	723	47	$	731	0				27.00	98				
18 6267	ALBERTO SECO	565.75			711	6418	714	57	$	731	1									
18 6278	BILL SHAFER	338.47			426	32500	512	34	$	731	1									
18 6311															44.72	20	4.66	98	31.07	98
18 6311															47.55	98	52.68	98	60.43	98
18 6311															65.08	98	70.26	98	71.08	98
18 6311															92.68	98	94.15	98	98.85	98
18 6311	BILL BANKS	6,282.45			804	4472	801	628	$	731	1		HD		245.55	98				
18 6322	TOM BOHANNON	104.34			728	10000	801	10	$	731	0		HD							
18 6355															362.50	95	57.97	98	165.24	98
18 6355	BONNIE BRANDON	5,758.48			731	427754	731	576	$	731	1		HD		1,804.50	98				
18 6410	GREG BRANDON	.00			711	138533	721		$	731	1									
18 6421	RICHARD BRANDON	1,566.47			804	120000	708	37	$	731	1				1,200.00	20				
18 6443	SHIRLEY BRANDON	16.47			1026	180000	1217	2	$	731	1									
18 6476	LEO BROWN	1,326.84			801	9700	801	133	$	731	1									
18 6531	RON CARDWELL	71.61			826	500000	926	7	$	731	1									
18 6553	GINNY COPELAND	2,179.86			801	170000	801	218	$	731	1									
18 6564	CLAUDE COWAN	367.48	5		804	28649	505	37	$	731	1				286.49	20				
18 6575	JANIE COWAN	.10			815	8500	1104		$	731	1									
18 6586	JAN CREECH	628.52			725	33649	801	63	$	731	1		SS							
18 6597	MIKE CREWS	.00		3	717	30897	717		$	731	1		HD							
18 6608	JIM CROUCH	.00			625	16809	801		$	731	1		HD							
18 6619	VICKI CURTIS	84.59			718	4000	718	8	$	731	1				15.00	98				
18 6652	KEN DAVIS	649.60			627	61500	701	65	$	731	N									
18 6663	CHUCK DOSS	244.78			804	8360	730	24	$	731	1				65.00	20	83.60	20		
18 6674	PAT DOSS	4,112.09			701	614000	731	411	$	731	1				101.10	98				
18 6685	DAVID DRAKE	2,784.03			804	46937	802	189	$	731	1				469.37	20	5.45	98	62.70	98
18 6696	JOHN EDWARDS	2,173.31			728	80250	730	217	$	731	1				56.25	98				
18 6707	RHONDA EDWARDS	.00				00			$	731	1									
18 8005															7.79	20	99.13	20	1,188.76	20
18 8005															1,993.71	20	2,105.45	20	3,396.59	20
18 8005															4,930.85	20	3,243.53	20	165.91	98
18 8005	SCOTT ENGLISH	27,703.84			804	524353	802	2320	$	731	1				260.95	95	636.38	98	4,028.49	98
18 8016															1,054.67	20	51.31	60	15.03	96
18 8016															17.98	98	25.61	98	42.66	98
18 8016	SUE FLOWERS	753.30			804	105467	802	75	$	731	1				61.56	98	78.33	98		
18 8038	MIKE FLOYD	16,245.59			722	123292	722	1625	$	731	0									
18 8049	JIM GATTIS	103.29			329	350000	817	10	$	731	0									
18 8060	ALLEN GILLIAM	10,526.68		1	804	417510	730	733	$	731	0				4,175.10	20				
18 8071	DALE GINN	137.97			403	11909	814	14	$	731	1									
18 8104	MAXINE GRACE	7,782.69			804	45735	802	778	$	731	0				457.35	20	167.82	98	490.45	98
18 8346	SHIRLEY GRAVES	816.42			729	18750	729	62	$	731	1				21.06	98				
18 8357	JANET HEARNE	191.26			1107	7200	1114	19	$	731	1									
18 8368	KATHY HENSLEY	1,778.22		1	802	86731	802	93	$	731	1				200.00	95				
18 8412	DEAN HILDEBRAND	2,391.49			804	79925	731	239	$	731	1				799.25	20	562.00	98		

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED
320													

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT 2 = HOLD

ASSIGNMENT SHEET #8

BSL - 237-B

321

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #9--CHANGE SIGNATURES

Using the change of signature forms and signature cards provided, make the change of signatures using the following information. Assume the role(s) of one of the person(s) needed to sign the form for authorization and then have someone else sign for the other party.

(NOTE: Before typing, cut out signature forms and signature cards.)

1. Rhonda Edwards just came into the bank and would like to have her granddaughter's name added to her signature card. Rhonda has an individual account (10-0533) and would like for it to remain that way. She would just like Sherry Stone to be able to write some of her checks for her.

2. Ty Jocoy and David Drake have had a joint account for business purposes. However, David is getting ready to move. So, they decided it would be best if Ty took over the account and made it an individual account. Their account number is 10-2238. Since David is not moving till the end of June, they decided to wait and have the change become effective on June 16.

3. On May 26, Richard Cardwell and his new wife, Maxine, came to the bank to have her name added to his account (10-0236). They have also decided it needs to be a joint account.

CHANGE OF SIGNATURE

ACCOUNT NAME ....
( ) Cancel all previous signatures.

( ) Cancel signature only, of ....

( ) Add signature ....

Authorized by ....

Date ....

Remarks ....

BSL - 241-B

ASSIGNMENT SHEET #9

CHANGE OF SIGNATURE

ACCOUNT NAME ....

( ) Cancel all previous signatures.

( ) Cancel signature only, of ....

( ) Add signature ....

Authorized by ....

Date ....

Remarks ....

CHANGE OF SIGNATURE

ACCOUNT NAME ....

( ) Cancel all previous signatures.

( ) Cancel signature only, of ....

( ) Add signature ....

Authorized by ....

Date ....

Remarks ....

ASSIGNMENT SHEET #9

ONE-NAME ACCOUNT

Account of

Account No. ____________________

Date

THE STUDENTS' BANK OF OKLAHOMA

Below is the authorized signature to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

____________________ __________ __________

____

ONE-NAME ACCOUNT

Account of

Account No. ____________________

Date

THE STUDENTS' BANK OF OKLAHOMA

Below is the authorized signature to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

____________________ __________ __________

____

ASSIGNMENT SHEET #9

TWO NAME ACCOUNT

Account of

Account No. ____________

Date

as a joint deposit payable to either or survivor

The Students' Bank of Oklahoma

The undersigned, above named, agree with each other and with The Students' Bank of Oklahoma, That this account shall be governed by the contract stated on the reverse side of this signature card. Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for the account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

____

(over)

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #10--TELEPHONE TRANSFER FUNDS

Using the debit and credit slips on the next page, type a transfer from checking to savings using the following information.

Chuck Doss wants $750 transferred from his checking account (10-0478) to savings (24-2238). His address is 2004 Lexington Avenue, Stillwater, OK 74074. Chuck's telephone number is 372-2062.

(NOTE: Before typing, cut out the debit and credit slips.)

ACCOUNT NUMBER

DEBIT

DATE ______________ APPROVED BY ______________ TOTAL

ACCOUNT NUMBER

DEBIT

DATE ______________ APPROVED BY ______________ TOTAL

ASSIGNMENT SHEET #10

CREDIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

CREDIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

ASSIGNMENT SHEET #10

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #11--PRACTICE PUBLIC RELATIONS SKILLS

Circle the letter in front of the alternative that best completes each of the following statements.

1. Your bank will appear more attractive to customers if you:

   a. use common sense in difficult situations.

   b. concentrate on transactions and ignore "people" skills.

   c. spend a few minutes chatting with each customer.

   d. overlook customers' privacy from time to time.

2. It's perfectly all right for a teller to talk about the balance in Mrs. Green's individual checking account:

   a. to Mr. Green.

   b. to other customers, as long as they don't know Mrs. Green.

   c. to other tellers who might not realize how wealthy Mrs. Green is.

   d. to Mrs. Green only.

3. Mr. Brandt steps up to your window to deposit $400 in his checking account which has been overdrawn for several days. You should say:

   a. "Well, Mr. Brandt, it's about time you started covering some of those checks you've been writing."

   b. "Listen, Mr. Brandt, I've been wondering where you learned how to balance your checkbook."

   c. "Thank you. This will be credited to your account."

   d. "The next time this happens, I'll have to call over an officer."

4. If a customer tells you that she tried to reach the bookkeeping area of your bank by phone all morning with no success, you should say:

   a. "It's funny you should mention that. I've heard nothing but complaints about that area."

   b. "I know what you mean. I've had the same problem."

ASSIGNMENT SHEET #11

c. "I'm sorry. Since you're in the bank, why don't you see Mr. Price in person."

d. "It figures. Everyone in that department seems to be on vacation."

5. If a stranger approaches your window and hands you a correctly completed deposit slip with the name Donald A. Kearn and a $50 check, you should say:

a. "Are you Donald A. Kearn?"

b. "How are you today, Mr. Kearn?"

c. "Is this the only business you wish to transact today?"

d. "I don't remember taking care of you before. Are you new here?"

6. Which remark indicates a bank with good customer relations? Someone says:

a. "The girl at the first desk, on the phone, and with four customers waiting, looked up, caught my eye, and gave me this big smile. . . ."

b. "I had to stand in a long line, but I could still hear the teller saying crossly, 'Why do you all come in at once?'"

c. "I wandered around like a lost soul and absolutely no one knew I was there."

7. If you don't know a customer's name, it's best to say something like:

a. "Have you been in here before?"

b. "Hello. How are you today?"

c. "Let's see . . . should I know you?"

8. If you really can't hear a customer's request, you'd say:

a. "Can't you talk a little louder?"

b. "It's so noisy in here . . . what did you say?"

c. "I'm so sorry, Mrs. Kirk. I didn't hear what you said."

9. When just one employee is irritable and impatient with a customer, it affects that customer's attitude toward the entire bank because

a. people are really unfair about things like this.

b. the bank is where it happened.

c. Feelings are so complex. Who knows?

ASSIGNMENT SHEET #11

10. When you deal with customers directly or indirectly, which of the following are important?

    a. your attitude

    b. what you say

    c. the tone in which you say it

    d. all of the above

11. When a customer who has been standing in line for several minutes finally gets to your window, you should:

    a. complete the transaction quickly by accepting the items without looking up.

    b. greet the customer with a smile and ask how you can help.

    c. assume that the customer is irate and call your supervisor.

    d. continue filing new signature cards until you've finished.

12. If a customer rushes up to your window, says she's in a hurry, and asks you to process a transaction that you're not sure you've understood, you should:

    a. say, "Excuse me, Miss. If you don't slow down, I'll never hear you."

    b. process it anyway and hope you get it right.

    c. say, "I'm sorry. Did you say you wanted one 20, two 10s and three 5s, or one 20, three 10s and one 5?"

    d. ask her if she'd mind going to the next window because you haven't had a break all day and are getting hungry.

13. Carefully listening to customers' requests helps you:

    a. save time.

    b. avoid mistakes.

    c. recognize potential problems.

    d. all of the above.

14. The most important reason for noting errors, regardless of whose fault they are, is that:

    a. you'll be praised for your alertness.

    b. the customer will be furious if you don't notice.

ASSIGNMENT SHEET #11

c. you'll save yourself, the customer, and the bank a lot of inconvenience.

d. you'll impress the customer with your efficiency.

Circle T if a statement is true and F if it's false.

T F 15. It's not important to give instructions in step-by-step order as long as you give all the information the customer needs.

T F 16. You may point to a document or a line on a form if that will make your explanation clearer to the customer.

T F 17. Include only necessary details in your explanations to customers.

T F 18. Make sure customers understand your instructions by asking them to repeat what you've just said.

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #12--PRACTICE HANDLING DIFFICULT CUSTOMERS

Circle the letter in front of the phrase that best completes each of the following statements.

1. If a customer walks up to your window and starts to yell at you before you've had a chance to say a word, chances are:

   a. you glared at the customer without realizing what you'd done.

   b. the customer doesn't like you.

   c. you were rude when the customer was at your window last week.

   d. the customer has had a bad day.

2. The first step in calming an angry customer is to:

   a. listen to the complaint without getting involved.

   b. say that the problem can't be as serious as it sounds.

   c. say you don't know how to handle the request.

   d. become as angry as the customer.

3. If a talkative customer won't leave your window you should:

   a. close your window temporarily.

   b. let him keep talking.

   c. say that you have better things to do than listen to him all day.

   d. say that you'd like to talk but there are customers waiting.

4. If you have other customers in line, but the customer at your window seems frightened and doesn't understand the instructions which you've repeated several times, you should:

   a. tell the customer to hurry up.

   b. repeat your instructions one more time in a louder voice.

   c. introduce the customer to an employee who can take the necessary time.

   d. tell the customer to wait until you have more time.

ASSIGNMENT SHEET #12

5. If you notice that a customer at the end of your line keeps stamping his foot, checking his watch, and muttering something to himself, you should:

   a. yell to him that he might find a shorter line at another window.

   b. sacrifice a little accuracy for speed.

   c. refuse to become hurried.

   d. ask him why he's so impatient when he finally gets to the front of the line.

6. An elderly customer snarls, "Young lady, I've been banking here for 54 years and you ought to know my name." You should say something like:

   a. "I'm sorry I don't, sir. I'm new here. Let's introduce ourselves. I'm Ellen Grant and you must be one of our best customers. Please tell me your name, and I'll know next time for sure."

   b. "Gosh . . . why didn't you go to someone else . . . they must all know you. I don't think I ever saw you before. And I've got other people waiting so . . . what did you want?"

   c. "Well . . . give me a chance . . . I just started here . . . so it's not fair for you to take that attitude. A new job makes me nervous anyway. Have a little consideration . . . others are waiting, you know. You don't own the bank by now, do you?"

7. A lot of people are waiting and the customer you are helping is talking on and on about her operation. A good thing to say would be:

   a. "Nice to see you back, Mrs. Black, but others are waiting."

   b. "Goodbye."

   c. "You really had a bad time. I'm sorry. How long were you in the hospital?"

8. The customer fourth in line is both impatient and hostile. You hear him say loudly: "Every time I come in here, it's wait, wait, wait!" When he gets to you, you might want to say:

   a. "Hi. We both know you always come at lunch time, right?"

   b. "Mr. Beyer, you're not the only one who waits, you know."

   c. "Sorry we're so busy. I'll do this for you as quickly as I can."

ASSIGNMENT SHEET #12

9. You have a shy customer who is having difficulty filling out a bank form. You would say:

   a. "What's your problem anyway?"

   b. "Let me help you. I couldn't figure this out at first myself."

   c. "Here's a friendly tip: get that thing right or they'll make you do it over."

CUSTOMER SERVICE
UNIT III

ASSIGNMENT SHEET #13--PRACTICE TELEPHONE COURTESIES

Circle the letter in front of the phrase that best completes each of the following statements.

1. Why would you call a customer back when you still don't have the information he wants?

   a. "I wouldn't--it's a waste of his time and mine."

   b. "If I don't say I'm working on it, he might report me."

   c. "Everyone wants to know he's not forgotten."

2. After you call a customer back and identify yourself, the next thing you should do is:

   a. establish what the call was about in the first place.

   b. deliver the wanted information promptly.

   c. make an excuse if you don't have the information yet.

3. An angry customer phones. You explain that you have another customer with you and:

   a. tell the caller to call back later.

   b. offer to call him back.

   c. ask him to hold, even if it might take a while.

4. Whether simply answering someone else's phone or taking the message, you will:

   a. explain why the person is not at his/her desk.

   b. give and get all pertinent information.

   c. tell the caller you're not able to help.

5. It's harder to establish a feeling of warm, personalized service on the phone because:

   a. the caller isn't "real" to you.

   b. your real surroundings distract you.

   c. it must be done with words and voice alone.

ASSIGNMENT SHEET #13

6. A customer phones and says she thinks there's a bank error in her checking account statement. You'd say:

   a. "Well, don't tell me about it. I'll transfer you to the right place."

   b. "I'm sorry. I'll connect you with Mrs. Bell in our bookkeeping department; she's on extension 447."

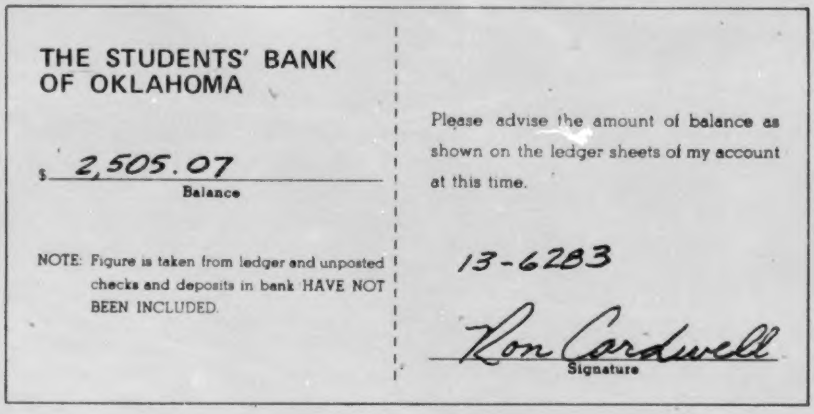
   c. "Believe me, lady, the bank doesn't make many mistakes . . . we have to balance, you know. But I'll switch you to someone who can look it up."

CUSTOMER SERVICE
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1.



THE STUDENTS' BANK OF OKLAHOMA

$ 2,505.07
Balance

NOTE: Figure is taken from ledger and unposted checks and deposits in bank HAVE NOT BEEN INCLUDED.

Please advise the amount of balance as shown on the ledger sheets of my account at this time.

13-6283

Ron Cardwell
Signature

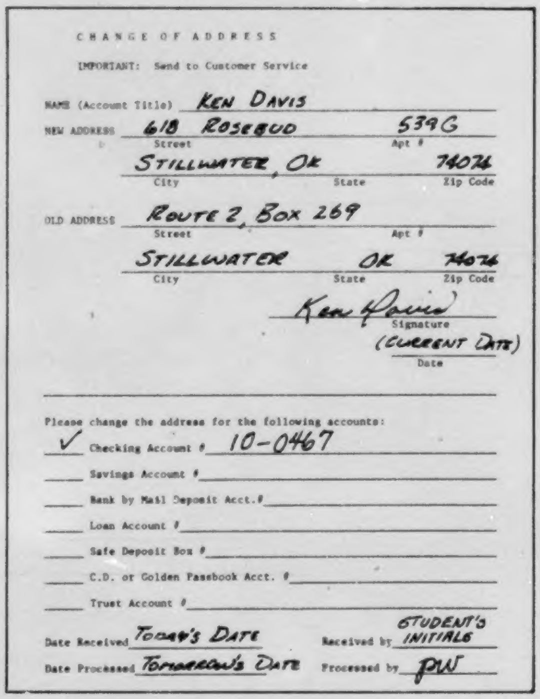
a. Stub with balance

b. Place remainder of form in customer service file. In case anything should be missing from a file, you will have a record of who has been through the check file.

2. a. $45.53

b. To check her records again because the information she gave does not agree with the bank's records; then if information still does not agree, you would ask Janey to come into the bank and look at her check file.

Assignment Sheet #2



CHANGE OF ADDRESS

IMPORTANT: Send to Customer Service

NAME (Account Title) KEN DAVIS

NEW ADDRESS 618 ROSEBUD 539G

Street Apt #

STILLWATER, OK 74074

City State Zip Code

OLD ADDRESS ROUTE 2, BOX 269

Street Apt #

STILLWATER OK 74074

City State Zip Code

Ken Davis

Signature

(CURRENT DATE)

Date

Please change the address for the following accounts:

✓ Checking Account # 10-0467

____ Savings Account # ____

____ Bank by Mail Deposit Acct.# ____

____ Loan Account # ____

____ Safe Deposit Box # ____

____ C.D. or Golden Passbook Acct. # ____

____ Trust Account # ____

Date Received TODAY'S DATE Received by STUDENT'S INITIALS

Date Processed TOMORROW'S DATE Processed by PW

Assignment Sheet #3

1. Ginny Copeland
2. $1,580.28
3. $12.38
4. S
5. 5
6. 7/18
7. $1,750
8. 8/01
9. $139
10. L
11. 7/15
12. R -- Regular
13. N -- Employed
14. $425
15. 13 checks

for amounts of:

$31	$50
$9.42	$69.34
$600	$109.04
$10.25	
$11.20	
$12	
$14.34	
$24	
$29.30	
$43.20	

Assignment Sheet #4

1. a. 506-0307
   b. 12/31
   c. $8,441
   d. 3
   e. $1,900
   f. 6
   g. $2,365.80
   h. 3 for $29.20
   i. Certified check, returned item, and service charge
   j. $7,946
2. a. December 31
   b. End
   c. Because it was made after the statement came out
   d. Check numbers 20, 24, and 25
   e. Because they were not among the cancelled checks returned with the statement
   f. Subtracted from the bank balance
   g. Checkbook balance
   h. Error on check #21
   i. Service charge
   j. Fee for stopping payment
   k. Dishonored check
   l. Error on check #23
   m. Adjusted bank and checkbook balances
   n. Total deductions from checkbook balance
   o. Yes, so the balances will be reconciled

Assignment Sheet #5

1.

Brookwood Luncheonette
Bank Reconciliation Statement
January 31, 19--

Bank Balance Shown By Statement		$2,872.30
Plus Deposit in Transit		172.45
		$3,044.75
Less Outstanding Checks:		
#83	$124.60	
#86	34.05	158.65
Adjusted Bank Balance		$2,886.10
Balance Shown by Checkbook		$2,922.85
Less Unrecorded Bank Charges:		
Service Charge	$2.75	
Dishonored Check	34.00	36.75
Adjusted Checkbook Balance		$2,886.10

2.

Frank Dover
Bank Reconciliation Statement
June 30, 19--

Bank Balance		$1,363.43	Checkbook Balance	$907.80
Plus Deposit in Transit		101.00		
		$1,464.43		
Less Outstanding Checks:			Less Service Charge	2.10
#614	$85.35			$905.70
#617	19.58			
#620	103.80	208.73	Plus Collected Note	350.00
Adjusted Bank Balance		$1,255.70	Adjusted Checkbook Balance	$1,255.70

3.

Depositor Lewis's Grocery

BANK RECONCILIATION STATEMENT

February 28, 19 –

BALANCE SHOWN ON BANK STATEMENT $ 3,241.82

Plus: Deposits in Transit

Date	Amount	
2/28	234	00

Total Deposits in Transit $ 234.00

SUBTOTAL $ 3,475.82

Less: Checks Outstanding

Number	Amount	
128	31	40
131	40	00
132	7	15

Total Checks Outstanding $ 78.55

ADJUSTED BANK BALANCE $ 3,397.27

BALANCE SHOWN ON CHECKBOOK STUB $ 3,537.02

Plus: Corrections

Description	Amount	
error on check no. 124	9	00

Total Additions $ 9.00

SUBTOTAL $ 3,546.02

Less: Charges, Fees, and Corrections

Description	Amount	
Service Charge	2	75
dishonored check	144	00
fee for stopping		
payment	2	00

Total Deductions $ 148.75

ADJUSTED CHECKBOOK BALANCE $ 3,397.27

Assignment Sheet #6

		BANK STATEMENT BALANCE	CHECKBOOK BALANCE
1.	a.	Added	
	b.	Subtracted	
	c.		Subtracted
	d.		Subtracted
	e.		Added
	f.		Subtracted

2.

NO. 508 $ 126.58
June 1 19 –
TO Lynbrook Radio
FOR Radio repairs

	Dollars	Cents
BAL. BRO'T FOR'D.	749	28
AM'T. DEPOSITED	575	86
" "		
TOTAL	1325	14
AM'T. THIS CHECK	126	58
BAL. CAR'D FOR'D.	1198	56

NO. 509 $ 77.88
June 2 19 –
TO Leslie Coffee Co.
FOR Tea and Coffee

	Dollars	Cents
BAL. BRO'T FOR'D.	1198	56
AM'T. DEPOSITED	115	20
" "		
TOTAL	1313	76
AM'T. THIS CHECK	77	88
BAL. CAR'D FOR'D.	1235	88

NO. 510 $ 95.26
June 5 19 –
TO Miles Candies
FOR Confectionery

	Dollars	Cents
BAL. BRO'T FOR'D.	1235	88
AM'T. DEPOSITED	75	25
" "	25	05
TOTAL	1336	18
AM'T. THIS CHECK	95	26
BAL. CAR'D FOR'D.	1240	92

NO. 511 $ 299 –
June 8 19 –
TO Crowley Milk
FOR Dairy products

	Dollars	Cents
BAL. BRO'T FOR'D.	1240	92
AM'T. DEPOSITED	75	78
" "		
TOTAL	1316	70
AM'T. THIS CHECK	299	00
BAL. CAR'D FOR'D.	1017	70

NO. 512 $ 451.50
June 15 19 –
TO Gelman Bread
FOR Bread and cake

	Dollars	Cents
BAL. BRO'T FOR'D.	1017	70
AM'T. DEPOSITED	125	20
" "	100	00
TOTAL	1242	90
AM'T. THIS CHECK	451	50
BAL. CAR'D FOR'D.	791	40

NO. 513 $ 175 –
June 17 19 –
TO Crown Mdse.
FOR Merchandise

	Dollars	Cents
BAL. BRO'T FOR'D.	791	40
AM'T. DEPOSITED	76	84
" "		
TOTAL	868	24
AM'T. THIS CHECK	175	00
BAL. CAR'D FOR'D.	693	24

NO. 514 $ 195 –
June 18 19 –
TO Pierson + Co.
FOR Freezing unit

	Dollars	Cents
BAL. BRO'T FOR'D.	693	24
AM'T. DEPOSITED	430	32
" "	206	00
TOTAL	1329	56
AM'T. THIS CHECK	195	00
BAL. CAR'D FOR'D.	1134	56

NO. 515 $ 25.74
June 26 19 –
TO Ivers Frozen Foods
FOR Frozen products

	Dollars	Cents
BAL. BRO'T FOR'D.	1134	56
AM'T. DEPOSITED	192	90
" "		
TOTAL	1327	46
AM'T. THIS CHECK	25	74
BAL. CAR'D FOR'D.	1301	72

NO. 516 $ 833.42
June 28 19 –
TO Shea Fish Co.
FOR Smoked fish

	Dollars	Cents
BAL. BRO'T FOR'D.	1301	72
AM'T. DEPOSITED	792	84
" "	125	78
TOTAL	2220	34
AM'T. THIS CHECK	833	42
BAL. CAR'D FOR'D.	1386	92

NO. 517 $ 106.50
June 28 19 –
TO Stuart Marks
FOR Scale

	Dollars	Cents
BAL. BRO'T FOR'D.	1386	92
AM'T. DEPOSITED	80	60
" "		
TOTAL	1467	52
AM'T. THIS CHECK	106	50
BAL. CAR'D FOR'D.	1361	02

NO. 518 $ 18.25
June 28 19 –
TO Hill's Garage
FOR Truck repairs

	Dollars	Cents
BAL. BRO'T FOR'D.	1361	02
AM'T. DEPOSITED	500	00
" "	96	84
TOTAL	1957	86
AM'T. THIS CHECK	18	25
BAL. CAR'D FOR'D.	1939	61

NO. 519 $ 32.44
June 30 19 –
TO B + W
FOR Office stationery

	Dollars	Cents
BAL. BRO'T FOR'D.	1939	61
AM'T. DEPOSITED		
" "		
TOTAL		
AM'T. THIS CHECK	32	44
BAL. CAR'D FOR'D.	1907	17

Assignment Sheet #7

To:

—STOP PAYMENT— 6/5 19-- 2:04 A.M. [✓ P.M.]

On Check Drawn By Ralph Winston

No. 1098 Dated May 30, -- Payable To AAA Realty Company

Amount $ 250

Reason lost or stolen

Will Duplicate Check Be Issued No

The bank receives this request with the understanding and upon the express condition that it will attempt to stop payment on the above described check, but should payment occur through inadvertence or mistake that it will not be liable in any way for paying such check.

The undersigned agrees to hold the bank harmless for the amount of said check and for all expenses and costs incurred by it on account of refusing payment of said check and further agrees not to hold the bank liable on account of payment contrary to this request if same occurs through inadvertence or accident. The bank reserves the right to make a charge of $1.00 for the placing of this order and 50c for each 30 day period this order is in effect after an initial 60 day period.

THIS ORDER WILL AUTOMATICALLY BECOME INEFFECTIVE AT THE END OF SIX MONTHS from the date hereof unless renewed in writing (Uniform Commercial Code - Sec. 4-403).

Signed By Ralph Winston

FOR BANK USE ONLY

Time Received 1:55 p.m. Taken by (Student's Name)

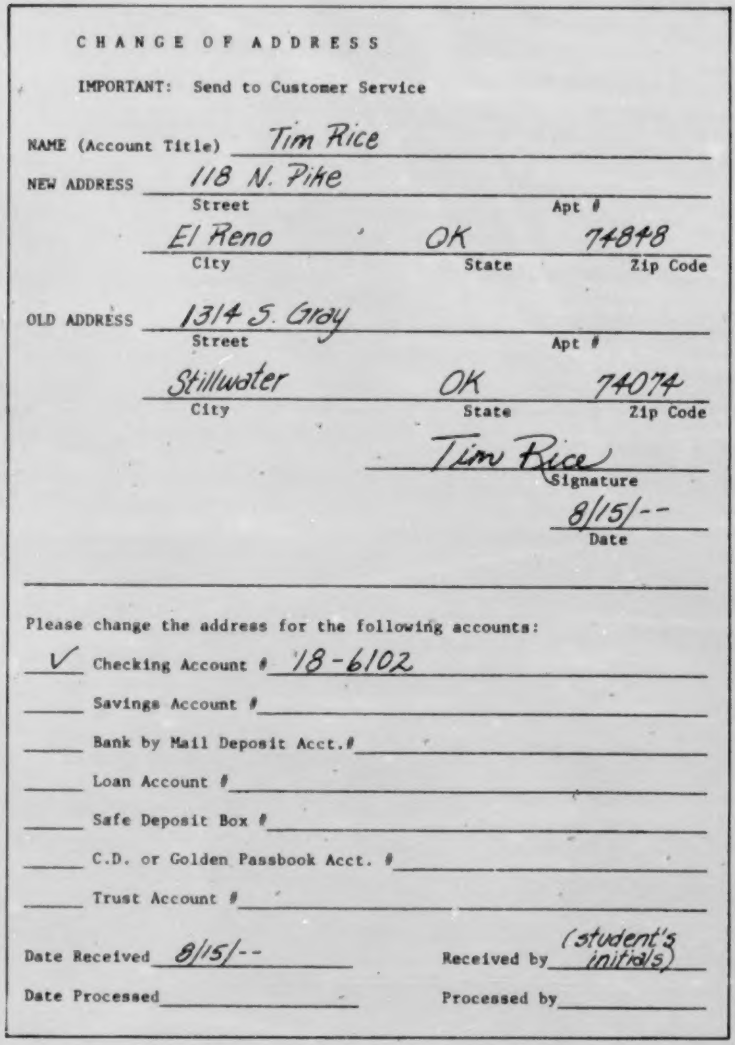
Received by: Telegram ____ Phone ____ Letter ____ In Person ✓

Confirmation follows: Yes ✓ No ____

Oral stop payment order is binding for only 14 days unless confirmed in writing within that period.

1. 6/5
2. 2 weeks
3. Stop payment order would be removed from the account and check would be processed
4. First National Bank

Assignment Sheet #8



CHANGE OF ADDRESS

IMPORTANT: Send to Customer Service

NAME (Account Title) Tim Rice

NEW ADDRESS 118 N. Pike
Street Apt #
El Reno OK 74848
City State Zip Code

OLD ADDRESS 1314 S. Gray
Street Apt #
Stillwater OK 74074
City State Zip Code

Tim Rice
Signature

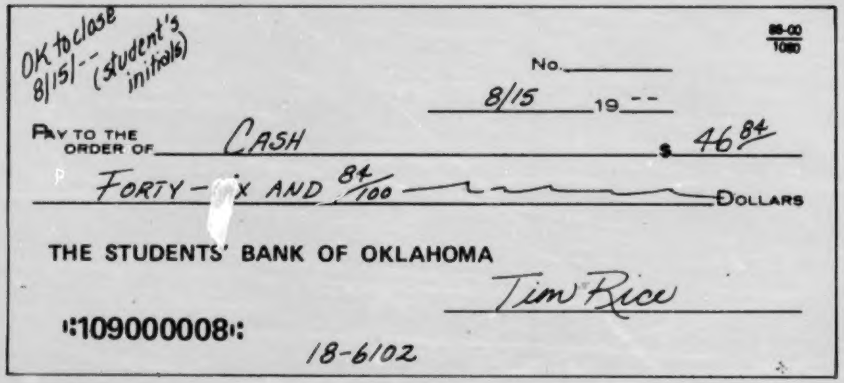
8/15/--
Date

Please change the address for the following accounts:

✓ Checking Account # 18-6102
___ Savings Account #
___ Bank by Mail Deposit Acct.#
___ Loan Account #
___ Safe Deposit Box #
___ C.D. or Golden Passbook Acct. #
___ Trust Account #

Date Received 8/15/-- Received by (student's initials)

Date Processed Processed by



OK to close 8/15/-- (student's initials)

88-00/1080

No.

8/15 19--

PAY TO THE ORDER OF CASH $ 46 84

FORTY-SIX AND 84/100 DOLLARS

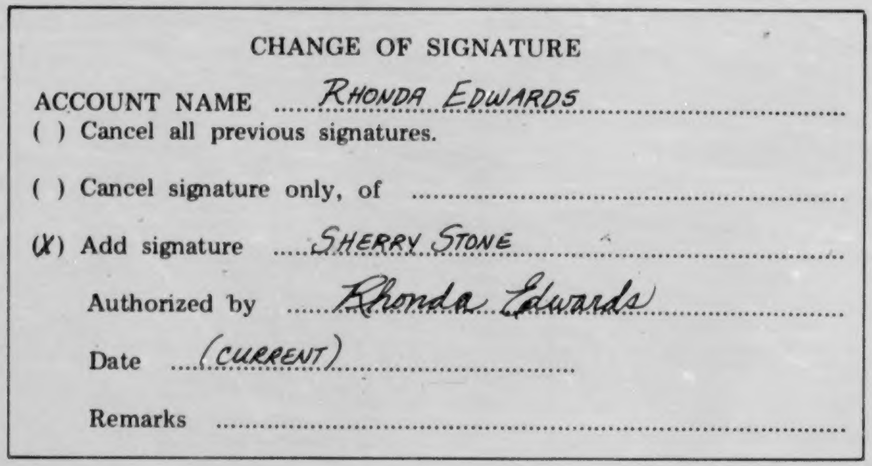
THE STUDENTS' BANK OF OKLAHOMA

Tim Rice

⑆109000008⑆ 18-6102

Assignment Sheet #9

1.



CHANGE OF SIGNATURE

ACCOUNT NAME RHONDA EDWARDS

( ) Cancel all previous signatures.

( ) Cancel signature only, of

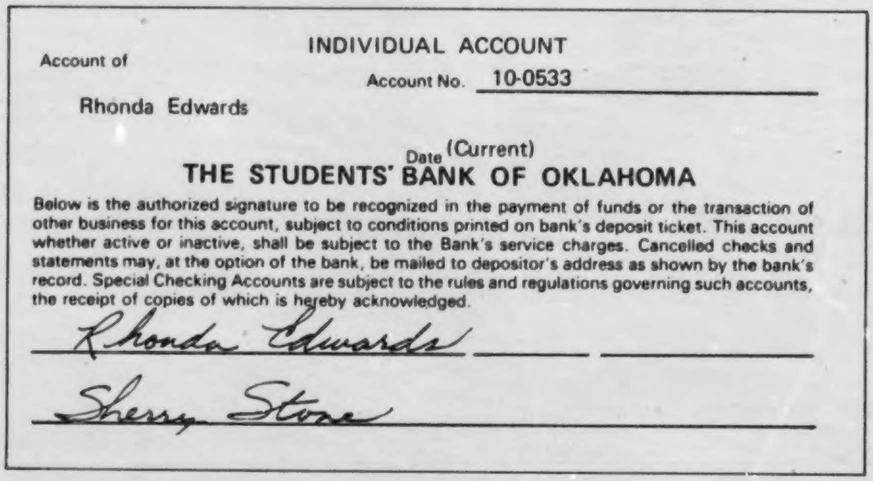
(X) Add signature SHERRY STONE

Authorized by Rhonda Edwards

Date (CURRENT)

Remarks

Assignment Sheet #9 (continued)



INDIVIDUAL ACCOUNT

Account of

Account No. 10-0533

Rhonda Edwards

Date (Current)

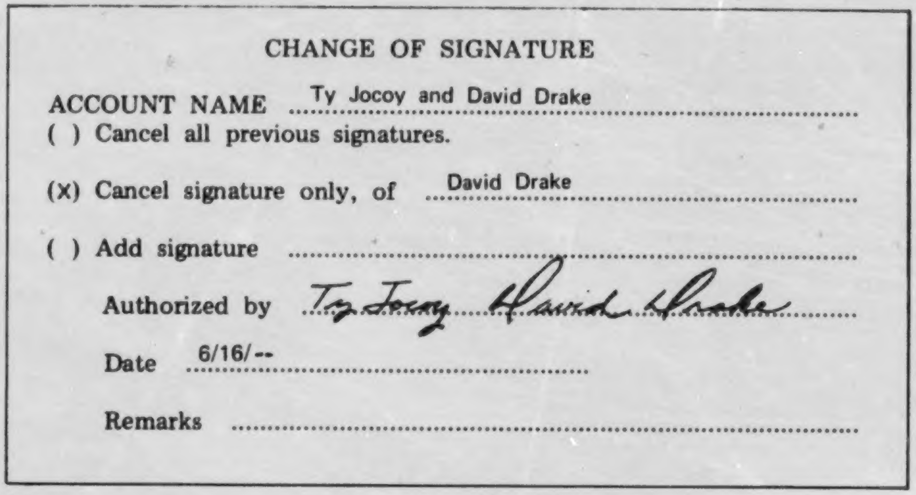
THE STUDENTS' BANK OF OKLAHOMA

Below is the authorized signature to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

Rhonda Edwards

Sherry Stone

2.



CHANGE OF SIGNATURE

ACCOUNT NAME Ty Jocoy and David Drake

( ) Cancel all previous signatures.

(X) Cancel signature only, of David Drake

( ) Add signature

Authorized by Ty Jocoy David Drake

Date 6/16/--

Remarks

Assignment Sheet #9 (continued)

INDIVIDUAL ACCOUNT

Account of

Account No. 10-2238

Ty Jocoy

Date (CURRENT)

THE STUDENTS' BANK OF OKLAHOMA

Below is the authorized signature to be recognized in the payment of funds or the transaction of other business for this account, subject to conditions printed on bank's deposit ticket. This account whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

Ty Jocoy

3.

CHANGE OF SIGNATURE

ACCOUNT NAME Richard Cardwell

( ) Cancel all previous signatures.

( ) Cancel signature only, of ....

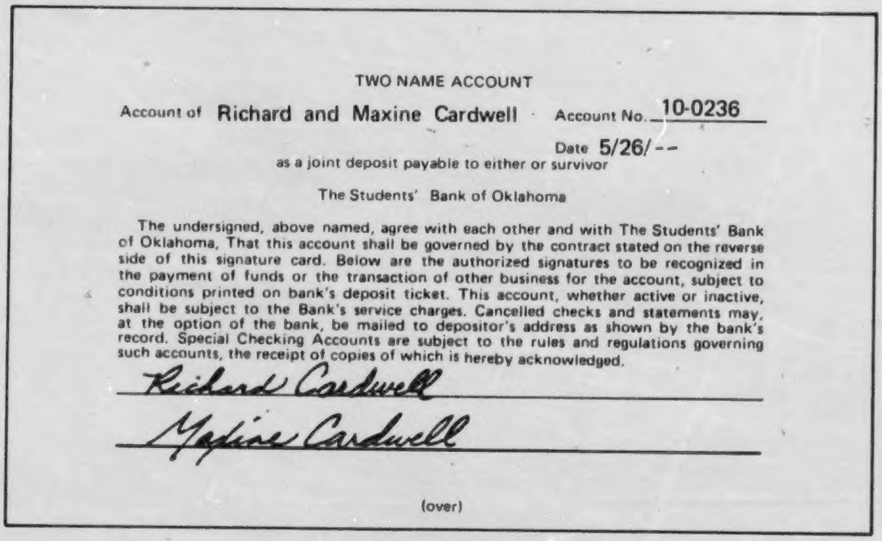
( ) Add signature Maxine Cardwell

Authorized by Richard Cardwell

Date 5/26/ --

Remarks ....

Assignment Sheet #9 (continued)



TWO NAME ACCOUNT

Account of Richard and Maxine Cardwell Account No. 10-0236

Date 5/26/--

as a joint deposit payable to either or survivor

The Students' Bank of Oklahoma

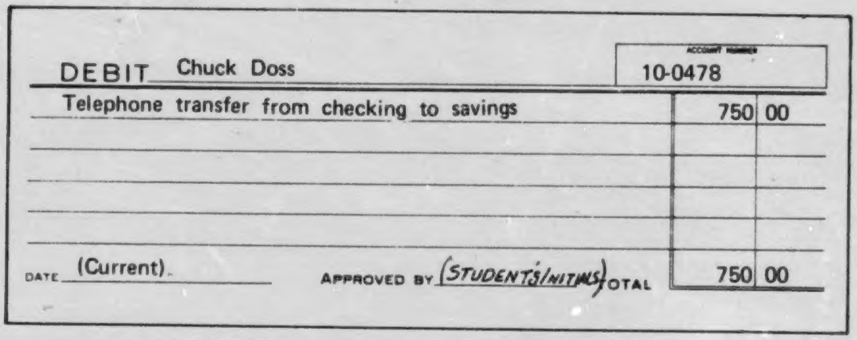
The undersigned, above named, agree with each other and with The Students' Bank of Oklahoma, That this account shall be governed by the contract stated on the reverse side of this signature card. Below are the authorized signatures to be recognized in the payment of funds or the transaction of other business for the account, subject to conditions printed on bank's deposit ticket. This account, whether active or inactive, shall be subject to the Bank's service charges. Cancelled checks and statements may, at the option of the bank, be mailed to depositor's address as shown by the bank's record. Special Checking Accounts are subject to the rules and regulations governing such accounts, the receipt of copies of which is hereby acknowledged.

Richard Cardwell

Maxine Cardwell

(over)

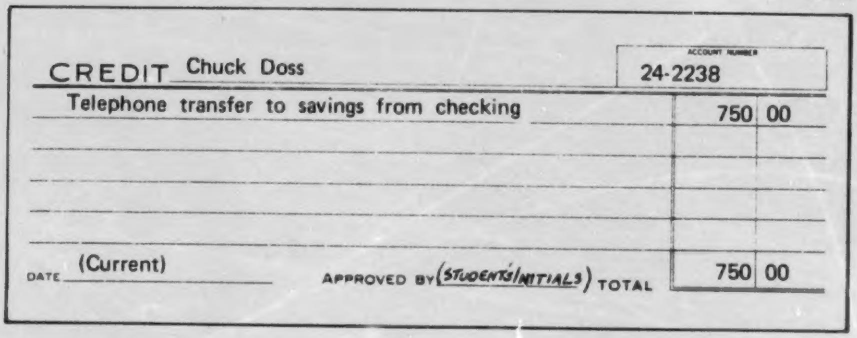
Assignment Sheet #10



DEBIT Chuck Doss

ACCOUNT NUMBER 10-0478

Telephone transfer from checking to savings	750	00
DATE (Current) APPROVED BY (STUDENT'S INITIALS) TOTAL	750	00



CREDIT Chuck Doss

ACCOUNT NUMBER 24-2238

Telephone transfer to savings from checking	750	00
DATE (Current) APPROVED BY (STUDENT'S INITIALS) TOTAL	750	00

Assignment Sheet #11

1. a
2. d
3. c
4. c
5. b
6. a
7. b
8. c
9. b
10. d
11. b
12. c
13. d
14. c
15. F
16. T
17. T
18. F

Assignment Sheet #12

1. d
2. a
3. d
4. c
5. c
6. a
7. a
8. c
9. b

Assignment Sheet #13

1. c
2. a
3. b
4. b
5. c
6. b

CUSTOMER SERVICE
UNIT III

TEST

NAME ______________________________ SCORE ________________

1. Match the terms associated with customer service on the right to the correct definitions. Place the appropriate numbers in the blanks provided. Terms and definitions are continued on the following pages.

_____a. Person or company whose name is written or stamped on back of check

_____b. Bookkeeping department

_____c. Signature or stamp that transfers ownership of a check

_____d. Rectangular transparency approximately 4" x 6", containing rows of reduced page images of reports, catalogs, rate books, and other related account information

_____e. Bank on which a check is written

_____f. Indicates that depositor's balance is smaller than the amount of a check presented for payment

_____g. Depositor

_____h. Files in which all paid and cancelled checks are stored until they are sent to the depositor with the statement

_____i. Recording transactions to individual ledger accounts and subsidiary records

_____j. Statement of a customer's account issued periodically, usually monthly; shows the balance at the beginning of the period, all deposits made and all checks paid during the period, and the balance at the end of the period

1. Demand deposit accounting (DDA)
2. Endorser
3. Post
4. Check files
5. Drawer
6. Microfiche
7. Drawee
8. Insufficient funds
9. Endorsement
10. Bank statement

______k. Department responsible for maximum customer satisfaction in regard to customer inquiries concerning account balances, statements, check orders, address changes, stop payment orders, and public relations in general

______l. Abbreviation indicating insufficient funds

______m. Placed in the depositor's check file to show there is either a hold or stop payment order against a particular check

______n. Roll of film used in a machine to take pictures of checks, statements, and any other record a bank wishes to photograph

______o. Account which has little or no activity; balance may be stationary, neither deposits nor withdrawals having been posted to the account for a period of time

______p. Item returned unpaid by a drawee or payor bank

______q. Order issued by a depositor instructing the bank to refuse payment of a specific check drawn by the depositor

______r. Restriction that freezes the entire balance or a specific part of an account or in some other manner restricts payments from the account

______s. Recipient of a check

______t. Portion of a depositor's balance which has not yet been collected by the depository bank

______u. Deposit made after statement was issued

______v. Process of accounting for the difference in depositor's check register and bank statement, identifying each oustanding item, which, if posted, would bring the two records into agreement

11. Caution
12. Not sufficient funds (NSF)
13. Hold
14. Payee
15. Uncollected funds
16. Return item
17. Customer service
18. Microfilm
19. Stop payment order
20. Deposit in transit
21. Inactive account
22. Reconcile

______w. Amount by which the total sum of checks paid against an account exceeds the applicable balance on deposit in the account

______x. Net amount of total debits and total credits posted to a given account

______y. Numeric identification given to an account within a given institution or business

______z. Fee which is charged by a bank against a depositor for services rendered

____aa. Bank to which the item is paid

23. Account number

24. Balance of account

25. Service charge

26. Overdraft

27. Payor bank

2. Match the terms associated with data processing on the right to the correct definitions.

______a. Overall science of converting data by electronic means to any desired form

______b. Visual display device that translates data from computer memory and visually presents the information in human language form; enables information to be instantly accessed, read, and displayed on a screen; online system permits instant display of desired information

______c. Helps speed the process of sending checks through high-speed machines that automatically read the characters, sort the checks, and do bookkeeping formerly done by people

______d. Data stored by selective polarization of portions of the tape surface; accessible only by the computer system

______e. Tape created by an input or output device with data stored in the form of punched holes

______f. All electronic equipment is hooked up directly to the central processing unit or computer

1. Magnetic ink character recognition (MICR)

2. Punched tape

3. Magnetic tape

4. Electronic data processing (EDP)

5. Online

6. Cathode ray tube (CRT)

3. Arrange in order the following procedures for giving out account balances in person and by phone. Place a "1" in front of the first step, a "2" in front of the second, and so on.

IN PERSON

______a. Have customer sign balance request form

______b. Take request form to check file and check the signature on form with signature card

______c. Go to microfiche viewer if signatures match

______d. Write current balance in the space provided on the request form

______e. Have customer write account number above signature

______f. Go back to the customer if signatures do not match and ask for some other identification, explaining that the two signatures do not match

______g. Tear request form apart along dotted lines

______h. Place remainder of request form in customer service file

______i. Locate account number and look under Current Balance column for balance

______j. Give customer stub with balance

BY PHONE

______a. If information given by customer matches that on the microfiche, give customer amount of current balance, located under Current Balance column

______b. Ask customer for the date and amount of last deposit

______c. Obtain customer's account number

______d. Check the microfiche columns for amount of last deposit and date of last deposit to verify what the customer has told you

______e. If information given by customer does not match that on the microfiche, explain to the customer that the information does not agree with what is shown on the records; then have the customer check his/her records again; if information is still incorrect, suggest that the customer come to the bank and look at her/his check file

______f. Go to microfiche viewer and locate account number

4. Arrange in order the following procedures for looking up lost or missing checks and deposits on microfilm. Place a "1" in front of the first step, a "2" in front of the second, and so on.

CHECKS

_____a. Thread viewer

_____b. Ask for date check was issued

_____c. Ask for name of payee

_____d. Ask for amount of check

_____e. Ask for account number

_____f. Take film to viewer

_____g. Find out the check number

_____h. Locate film for date that check was paid

_____i. Begin searching for check

_____j. Go to film file

DEPOSITS

_____a. Go to film file

_____b. Begin searching for deposit

_____c. Ask for date the deposit was made

_____d. Thread viewer

_____e. Ask for account number

_____f. Locate film for date deposit was made

_____g. Ask for amount of deposit

_____h. Take film to viewer

5. Arrange in order the following procedures for making address changes in person and by phone. Place a "1" in front of the first step, a "2" in front of the second, and so on.

IN PERSON

_____a. Mark all accounts carried by customer and the account numbers

_____b. Have customer fill in top portion of change of address form

_____c. Route form to CRT operator

_____d. Put down the date the change of address was made

_____e. Initial form to show who took down the information

BY PHONE

_____a. Ask customer for all accounts and numbers carried with bank

_____b. Find out the old address

_____c. Route form to CRT operator

_____d. Ask customer for name as it is carried on the account

_____e. Date form as to date phone request was made

_____f. Initial form to show who took down the information

_____g. Ask for the new address

_____h. Put down the date the change of address was made

_____i. Write *per phone request* in space provided for signature

6. Discuss in a short paragraph the procedure for reordering checks.

7. Match information found on microfiche on the right to the correct descriptions. Information and descriptions are continued on the next page.

_____a. Month and day of last deposit posted

_____b. Numerical list of customer account numbers

_____c. Amount being held on the account balance

1. Account number
2. Date of last deposit
3. Hold amount

______d. Status of account

______e. Code indicating which type of charge is applied to the account

______f. Amount of monthly service charge

______g. *W* in this field indicates there is a watch on the account, such as two signatures required or customer checks stolen or lost

______h. Deposits posted to the account that day

______i. Asterisk (*) indicates a check is in but cannot be paid as the funds are insufficient

______j. Month and year the account was opened

______k. Amount of last deposit posted

______l. Cycle code when statement is prepared for delivery to customer

______m. Month and day the last statement was made

______n. Indicates special mailing list

______o. Three columns showing checks posted on the account for that day

______p. *H* indicates a hold on account balance

______q. *S* appears in this column if there is a stop payment on the account

______r. Account balance as of the close of business the previous working day

______s. First twenty-five characters of the name

______t. Balance in dollars and cents the previous day

4. Last stat (last statement)
5. Date open
6. SPL
7. Insufficient funds (INS)
8. Service charge (SC)
9. Cycle
10. Previous balance
11. Credit
12. Debit
13. Amount of last deposit
14. Hold
15. Watch
16. Stop
17. Stat
18. Current balance
19. Charges
20. Name

8. Arrange in order the steps necessary for preparing a bank reconciliation statement. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Compare the cancelled checks with the bank statement to make sure the checks recorded on the statement have been returned by the bank

______b. Arrange the cancelled checks in order by check number _____c. Compare cancelled checks with check register

_____d. Place a check mark by each amount for which there is a cancelled check

_____e. Prepare bank reconciliation statement

9. Arrange in order the following procedure for reconciling bank statements with a deposit in transit and outstanding checks. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Draw double rule below adjusted bank balance to show computation is complete

_____b. Subtract bank service charge from checkbook balance to get adjusted checkbook balance

_____c. List deposit in transit

_____d. Write total of ending balance and deposit below single line

_____e. Complete heading

_____f. Draw double rule below adjusted checkbook balance to show that computation is complete

_____g. Draw single line below amount of deposit in transit

_____h. Check to see if adjusted bank balance and adjusted checkbook balance are the same

_____i. List checkbook balance shown on check register

_____j. Subtract total of outstanding checks from total to get adjusted bank balance

_____k. Write ending balance shown on bank statement

_____l. List outstanding checks

10. Select from the list below steps that could be followed to locate error(s) in reconciling a bank statement. Place an "X" in the appropriate blanks.

_____a. Check bank reconciliation statement to see that amounts were transferred accurately

_____b. Check the arithmetic on the reconciliation statement

_____c. Compare the cancelled checks with the check register to make sure that the amount of each check was the same as the amount in the check register

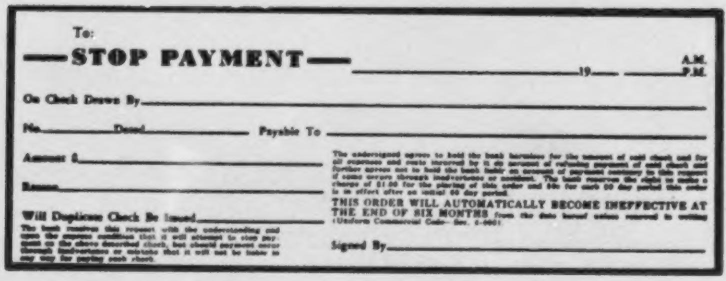
_____d. Check the addition and subtraction in the check register or check stub ______e. Check to see that there were no outstanding checks from the last check stub

______f. Compare the cancelled checks with the bank statement

______g. Check the arithmetic on the bank statement

11. Arrange in order the following procedure for placing stop payments on checks. Place a "1" in front of the first step, a "2" in front of the second, and so on.

(NOTE: The stop payment order form below is provided for reference purposes since you will always have one when placing a stop payment on checks.)



To:

—STOP PAYMENT— ______________ 19___ ______ A.M. P.M.

On Check Drawn By______________

No.________ Dated__________ Payable To ______________

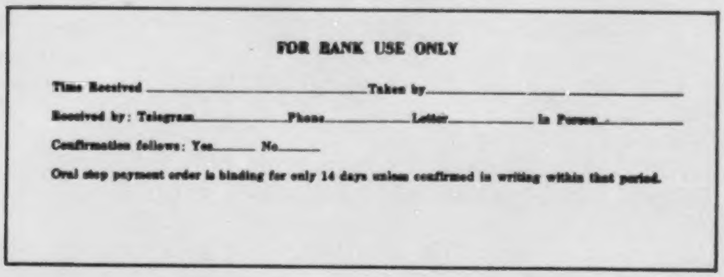
Amount $______________

Reason______________

Will Duplicate Check Be Issued______________

THIS ORDER WILL AUTOMATICALLY BECOME INEFFECTIVE AT THE END OF SIX MONTHS

Signed By______________



FOR BANK USE ONLY

Time Received ______________ Taken by______________

Received by: Telegram________ Phone________ Letter________ In Person________

Confirmation follows: Yes_____ No_____

Oral stop payment order is binding for only 14 days unless confirmed in writing within that period.

______a. Give customer stop payment form to complete

______b. Obtain information concerning the check to be stopped

______c. Inform customer there is a fee for each stop payment which may be paid in cash or charged to the account

______d. Obtain telephone number where customer can be easily reached and write it on the form

______e. Check the microfiche and check file to make sure the check has not already cleared the bank

______f. Place stop pay alert on fiche by filling out master file change; after that is filled out, write *DDA* on original copy in the bottom left corner _____g. Complete stop payment form with time, how taken, and your initials

_____h. Check form to be sure customer has properly filled it out and that the check can clearly be identified when received by the bank

_____i. Give last copy to customer as receipt, file middle copy at customer service window, and place original copy in customer's check file

_____j. Inform customer that in the event one of the tellers has paid cash out on the check, before the stop payment order was taken, the order will not be valid

2. Arrange in order the following procedure for closing accounts. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Customer service writes *OK to close* on check and then dates and initials it

_____b. Customer goes through check file to determine if there are any outstanding checks

_____c. Customer writes check for amount of balance when it has been determined

_____d. Teller issues balance of account to customer

_____e. Customer fills out change of address form

_____f. Customer takes check to teller

_____g. Check balance of account

13. Discuss in a short paragraph the procedure for adding or deleting a signature on a signature card.

____

____

____

____

____

____

____

____

14. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.

____

____

____

____

____

____

____

15. Select from the list below public relations skills to use when working with customers. Place an "X" in the appropriate blanks.

_____a. Keep voice low so that other customers cannot hear the details of the business

_____b. Avoid talking about customer's account to anyone but that customer

_____c. Treat the customer as if he/she were incompetent or attempting fraud

_____d. Remember to smile

_____e. Make lunch plans with co-worker who stops by to visit

_____f. Acknowledge customer's presence immediately

_____g. Remember that your attitude, tone of voice, and words affect each customer

_____h. Start processing night depository bags while a customer is at your window

16. Select from the list below ways to handle difficult customers. Place an "X" in the appropriate blanks.

_____a. Let the customer know you are getting irritated

_____b. Apologize briefly if complaint is valid

_____c. Listen carefully and respond courteously but refuse to get caught up in the problem

_____d. Conduct the transaction as quickly as possible but don't take shortcuts

_____e. Take the customer's side and be sympathetic

_____f. Remain calm

17. Select from the following list telephone courtesies to use when talking with customers. Place an "X" in the appropriate blanks.

_____a. Speak clearly and distinctly

_____b. Transfer a call immediately without asking any questions

_____c. Leave a message in shorthand for co-worker

_____d. Let the phone ring at least five times before answering

_____e. Give customer option of returning call if it would be more convenient for customer

_____f. Don't worry about getting information for caller if you don't have the information immediately at hand

_____g. Identify yourself and department by name

_____h. Offer to return customer's call if you need time to collect information

_____i. Always get the caller's name, date, and time of call

CUSTOMER SERVICE
UNIT III

ANSWERS TO TEST

1. a. 2
b. 1
c. 9
d. 6
e. 7
f. 8
g. 5
h. 4
i. 3
j. 10
k. 17
l. 12
m. 11
n. 18
o. 21
p. 16
q. 19
r. 13
s. 14
t. 15
u. 20
v. 22
w. 26
x. 24
y. 23
z. 25
aa. 27

2. a. 4
b. 6
c. 1
d. 3
e. 2
f. 5

3. IN PERSON

a. 1
b. 3
c. 5
d. 7
e. 2
f. 4
g. 8
h. 10
i. 6
j. 9

BY PHONE

a. 5
b. 3
c. 1
d. 4
e. 6
f. 2

4. CHECKS

a. 9
b. 3
c. 4
d. 5
e. 1
f. 8
g. 2
h. 7
i. 10
j. 6

DEPOSITS

a. 4
b. 8
c. 2
d. 7
e. 1
f. 5
g. 3
h. 6

5. IN PERSON

a. 2
b. 1
c. 5
d. 3
e. 4

BY PHONE

a. 6
b. 3
c. 9
d. 1
e. 5
f. 8
g. 2
h. 7
i. 4

6. Discussion should include:

a. Customer either brings punched tape in to bank or mails tape to bank

b. Bank sends order to company

c. Company mails new checks to customer

d. If tape is lost, customer notifies customer service that she/he needs new checks

e. Customer service then orders checks using basically the same procedure as used by new accounts when placing the customer's first order

7.
a. 2
b. 1
c. 3
d. 17
e. 8
f. 19
g. 15
h. 11
i. 7
j. 5
k. 13
l. 9
m. 4
n. 6
o. 12
p. 14
q. 16
r. 18
s. 20
t. 10

8.
a. 1
b. 2
c. 3
d. 4
e. 5

9.
a. 8
b. 10
c. 3
d. 5
e. 1
f. 12
g. 4
h. 11
i. 9
j. 7
k. 2
l. 6

10. a, b, c, d, e, f, g

11. a. 3
    b. 1
    c. 7
    d. 5
    e. 2
    f. 10
    g. 8
    h. 4
    i. 9
    j. 6

12. a. 5
    b. 3
    c. 4
    d. 7
    e. 1
    f. 6
    g. 2

13. Discussion should include:

    a. Get account name

    b. Mark if name is being added or deleted

    c. Write name being added or deleted in appropriate space

    d. Obtain signatures of all persons on original signature card as authorization for change

    e. Mark date change was made

    f. Have customer(s) sign new signature card

    g. Place new signature card in front of the old one in check files

    h. File signature change form in customer service file

14. Discussion should include:

    a. Ask for name of customer as it is carried on account

    b. Ask customer for complete address

    c. Ask customer for phone number

    d. Ask customer for account numbers

e. Ask customer for amount to be transferred

f. Check account to see if there are sufficient funds

g. Type debit slip for account from which money is to be deducted using customer's name, account number, and amount to be transferred

h. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

i. Verify by repeating information back to customer

j. Take original slips to teller

k. Mail carbon copy to customer

15. a, b, d, f, g

16. b, c, d, f

17. a, e, g, h, i

PROOF OPERATIONS
UNIT IV

UNIT OBJECTIVE

After completion of this unit, the student should be able to identify parts and basic components of the NCR 775 proof system and match operational functions of the NCR 775 proof system to the purposes. The student should be able to demonstrate the operations of the NCR 775 proof system. This knowledge will be evidenced by completion of the assignment sheets, job sheets, and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with proof operations to the correct definitions.
2. List characteristics of the NCR 775 proof system.
3. Identify the basic components of the NCR 775 proof system.
4. Identify parts of the NCR 775 proof system.
5. Match parts of the NCR 775 proof system to the purposes/functions.
6. Match control and display panel keys to the purposes/functions.
7. Match function control keys to the purposes/functions.
8. Discuss in a short paragraph MICR imprinting of float analysis with item count on deposit slips.
9. Discuss in a short paragraph the endorser unit.
10. List in order the steps for changing current date/year.
11. List in sequence the path of an item through the NCR 775 proof system.
12. Select from a list characteristics of the individual pockets.
13. Arrange in order the procedure to total out a full pocket.
14. Discuss in a short paragraph the detail pocket-lister tape printer.
15. Identify printing on detail pocket-lister tape.
16. Identify printing on the fanfold paper.
17. Match control panel keys to specific situations they indicate.

18. Match control panel keys to the operator responses needed.

19. List reasons a machine might fail to operate.

20. Arrange in order the procedure for retrieving item stopped in encoding, stopped in endorser or stamp area, and/or if document fails to enter pocket.

21. List in order the essential steps in initiating correction procedures for checks and deposits.

22. Arrange in order the procedure to correct an error made on a deposit slip.

23. Name types of errors commonly made by depositors.

24. Arrange in order the procedure to correct depositor's error in addition of items listed on deposit slip.

25. Arrange in order the procedure to correct a check listed for the incorrect amount.

26. Arrange in order the procedure to correct a check listed on a deposit slip but not included in the deposit and a check included in the deposit but not listed on the deposit slip.

27. Arrange in order the procedure for notifying customer of error in deposit.

28. Demonstrate the ability to:

    a. Operate NCR 775 proof system.

    b. Change detail pocket-lister tape.

    c. Load fanfold paper.

    d. Change ink roll.

    e. Load encoder ribbon.

PROOF OPERATIONS
UNIT IV

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

   A. Provide student with objective sheet.

   B. Provide student with information, assignment, and job sheets.

   C. Discuss unit and specific objectives and information and assignment sheets.

   D. Prepare packet of materials to be used with Job Sheet #1.

   E. Demonstrate and discuss the procedures outlined in the job sheets.

   F. Give test.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment sheets

      1. Assignment Sheet #1--Float Analysis

      2. Assignment Sheet #2--Notifying Customer of Error in Deposit

   D. Answers to assignment sheets

   E. Job sheets

      1. Job Sheet #1--Operate NCR 775 Proof System

      2. Job Sheet #2--Change Detail Pocket-Lister Tape

      3. Job Sheet #3--Load Fanfold Paper

      4. Job Sheet #4--Change Ink Roll

      5. Job Sheet #5--Load Encoder Ribbon

   F. Test

   G. Answers to test

III. Unit references:

A. *Demand Deposit Accounting: A Programmed Training Unit*. Washington, D.C.: American Bankers Association, 1975.

B. Wallgren, Harold. *Principles of Bank Operations*. rev. ed. Washington, D.C.: American Institute of Banking/American Bankers Association, 1975.

C. *Do's and Don'ts for Bank Bookkeepers and Proof Clerks*. Washington, D.C.: American Bankers Association, 1971.

D. *Financial Terminology*. Dayton, Ohio: National Cash Register, 1973.

PROOF OPERATIONS
UNIT IV

INFORMATION SHEET

I. Terms and definitions

A. ABA numerical system--System of bank numbers whereby each bank in the United States and territories is provided with a definite number of its own which constitutes a numerical name used only by that bank

(NOTE: This number is usually printed in the upper right corner of checks.)

B. ABA transit number--Number which indicates a particular bank and its location under the ABA numerical system

(NOTE: This number appears as the numerator of the fraction which is usually located in the upper right corner of a check.)

C. On-us checks--Term applied to checks by the bank on which they are drawn

D. Proof department--Department of a bank charged with the duties of sorting, distributing, and proving all transactions arising from the operations of the bank

E. Check routing symbol--Number which facilitates the handling and routing of transit items drawn on banks that remit at par throughout the United States

(NOTE: This number appears as the denominator of the fraction which is usually located in the upper right corner of a check.)

F. Collection items--Items received by a bank subject to collection before proceeds are credited to depositors' accounts

(NOTE: This is also termed *collections*.)

G. Collection time--Number of days required for receipt of payment or notice of dishonor of a cash item in the process of collection

H. Float--That portion of a bank's total deposits which represents cash items in the process of collection

I. Uncollected funds--Amount of float in a specific depositor's account

J. Item--Flexible term broad enough to include any instrument payable in money

K. Cash items--Items, commonly checks, which a bank accepts for immediate credit to depositors' accounts

INFORMATION SHEET

L. Proof--Process for testing accuracy of previous operation; applied to the proof sheet; method by which a transaction is proved

(NOTE: Proof is generally affected when a total agrees with another total of the same items arrived at in a different manner; it is then said to be *in balance*.)

M. Transit items--Cash items which are payable outside the town or city of the bank receiving them for credit to customers' accounts

N. Transit letter--Letter or form of deposit slip on which a bank lists and describes transit items forwarded to another bank

O. Deposit slip--Itemized list of cash and other funds which depositors present for credit to their accounts

P. Check--Draft drawn on a bank by a depositor and payable on demand

Q. Depositor--Any person, firm, corporation, or association that has placed money in a bank to be credited to their account

R. Bank endorsement--Endorsement stamped on back of items passing through the bank

(NOTE: Bank endorsements are of two types. *Full endorsement* contains the following legend: "Pay to the order of any bank, banker, or trust company. All prior endorsements guaranteed." It also shows the date, bank's name in full, bank's transit number, machine identification, and tracer number that corresponds with the fanfold paper. *Partial endorsement* eliminates the legend but contains all the other information.)

S. Batch--Group of deposits or other items which are proved in one operation

T. Cut pockets--Helps control large volumes of checks passing through the proof department

(NOTE: When a pocket is full in the proof machine, the operator cuts it off or totals it out so that it can continue operation.)

U. Encoding--Imprinting MICR characters on checks, deposits, and other documents

V. Imprinting--Printing on the blank checks supplied by the bank

W. Media--Classified as source, input, and output

(NOTE: Checks and deposits are examples of source media.)

X. Proof machine--Machine designed to prove all deposits and credits and to sort and distribute debits to individual sorting compartments

INFORMATION SHEET

Y. Proof of deposit--Function which proves that the sum of items is equal to total amount on customer's deposit slip

Z. Magnetic ink character recognition (MICR)--Permits automatic handling of checks and other documents by electronically reading characters printed on documents in special magnetic ink

AA. Debit--Checks and cash-out tickets

BB. Credit--Deposits and cash-in tickets

CC. Index--Indicates number arrangement

DD. Transactions--All work going to proof department

EE. Tran code--Code that tells the computer how to pay items

II. Characteristics of NCR 775 proof system

A. Proves accuracy of each transaction

B. MICR-encodes each document

C. Distributes all items to proper receiving pocket and audit control total

D. Applies bank endorsement

E. Prepares a master journal

(NOTE: This is a chronological, permanent record of all processed transactions and audit control data.)

F. Accumulates and MICR-encodes float analysis

G. Retains proof error for subsequent correction

H. Expedites increasing volumes of bank items to their final destination

III. Basic components of the NCR 775 proof system

A. Data and function keyboard

B. System control panel

C. Document entry station

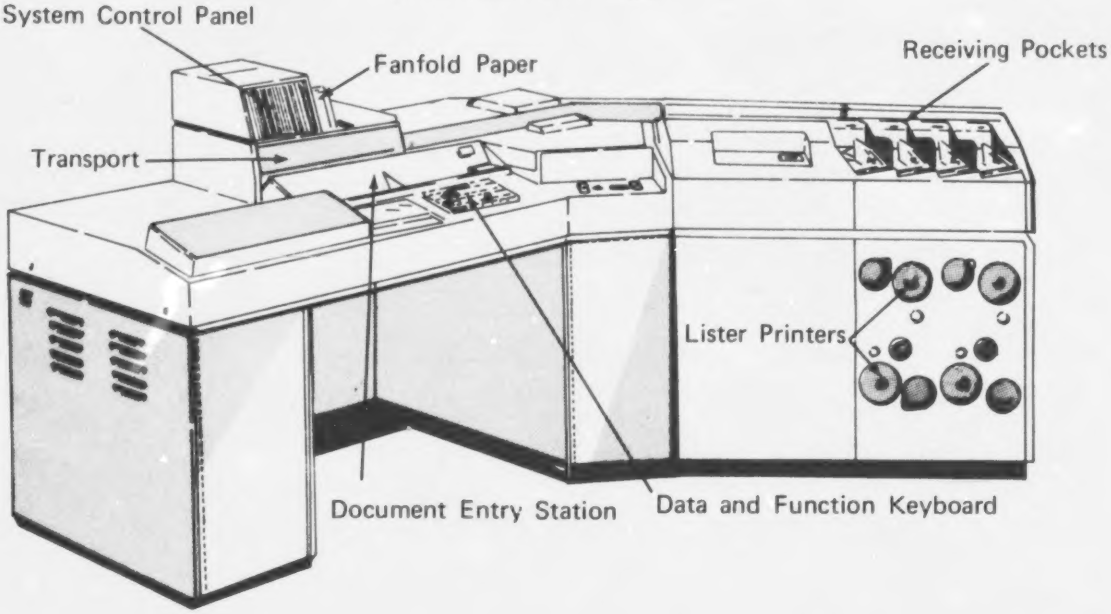
D. Transport

E. Fanfold paper

F. Lister printers

G. Receiving pockets

INFORMATION SHEET


System Control Panel
Fanfold Paper
Receiving Pockets
Transport
Lister Printers
Document Entry Station
Data and Function Keyboard

IV. Parts of the NCR 775 proof system

A. Media tray

B. Document entry station

C. Fanfold paper

(NOTE: The terms *fanfold paper* and *master journal tape* are synonymous.)

D. On-off power switch

(NOTE: This is the red switch which controls total power.)

E. Console switch

(NOTE: This is the gray switch located to the right of the red power switch. Rather than cutting complete power, the console switch may be turned off during slack periods of time.)

F. Repeat data and distribution switches

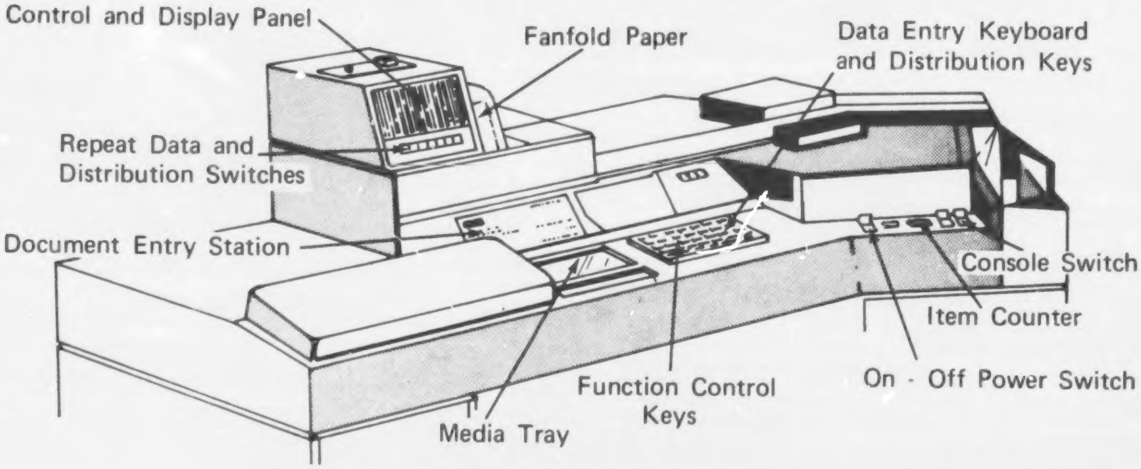
G. Item counter

H. Data entry keyboard and distribution keys

I. Function control keys

J. Control and display panel

INFORMATION SHEET


Control and Display Panel
Fanfold Paper
Data Entry Keyboard and Distribution Keys
Repeat Data and Distribution Switches
Document Entry Station
Console Switch
Item Counter
On - Off Power Switch
Function Control Keys
Media Tray

V. Purposes/functions of parts of NCR 775 proof system

A. Media tray--Holds work to be processed

(NOTE: Items are taken from this tray and placed in the document entry station and transport.)

B. Document entry station and transport--Automatically positions item to receive MICR imprinting of item's amount

(NOTE: The item will move from this tray toward the right where it will enter the automatic endorser.)

C. Fanfold paper

1. Records a complete, chronological, printed record of every item

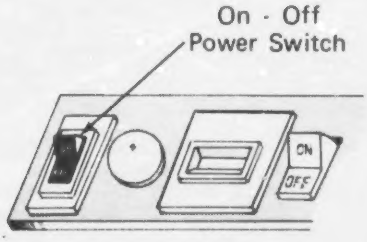
2. Shows comparison of a depositor's listing on a deposit slip to the machine-recorded entries made by operator

(NOTE: Listing errors can usually be found very readily by using the fanfold paper.)

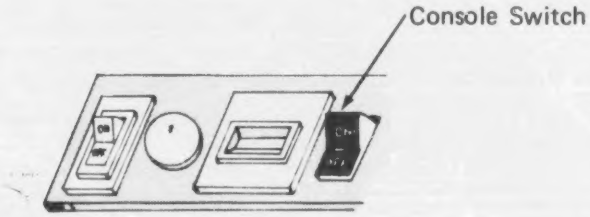
INFORMATION SHEET

3. Shows float count

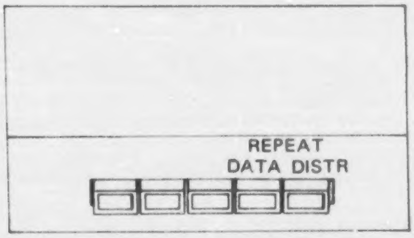
D. On-off power switch--Manually operated switch for turning the main power supply on or off



E. On-off console switch--Turns power off to pockets rather than completely cutting power to machine



F. Repeat distribution switch--Sends items automatically to specific sort pocket



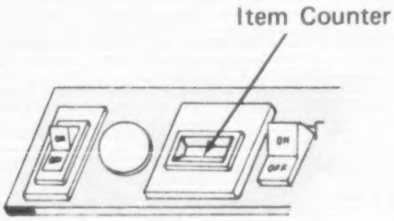
(NOTE: There are certain deposits, such as social security and college deposits, made during the month that have all the checks drawn on a particular bank. In this case, the switch is a convenience for the operator as it eliminates one operation each time an item is recorded and inserted in the media tray The operator depresses the proper control key and then depresses the repeat distribution switch. With the control key locked in, the insertion of a check in the media tray activates the proof machine and automatically moves the check into the MICR amount printer and endorser unit.)

INFORMATION SHEET

G. Repeat data switch--Prints amount on item automatically

(NOTE: This switch is similar in function to the repeat distribution switch but controls the amount recorded rather than the distribution. For instance, check charges and checks sent to various state agencies often have identical amounts. Rather than index the same amount for each check, the operator indexes the amount on the keyboard and then depresses the repeat data switch. Normally, these checks are not sent to the same pocket so the operator depresses the proper distribution key. The check is automatically positioned and sent into the MICR amount printer and endorser unit.)

H. Item counter--Provides grand total of all items processed



(NOTE: The counter has a 9,999,999 capacity. Every debit entry and credit entry run through the machine is counted, excluding reverse entries. The total is recorded at the end of each day in the records of the proof department.)

I. Distribution key

(NOTE: Two of the most important operations made by the proof operator are indexing amounts of items with accuracy and depressing the distribution key which conforms with the distribution in use. By indexing proper number of pocket on keyboard, distribution is selected.)

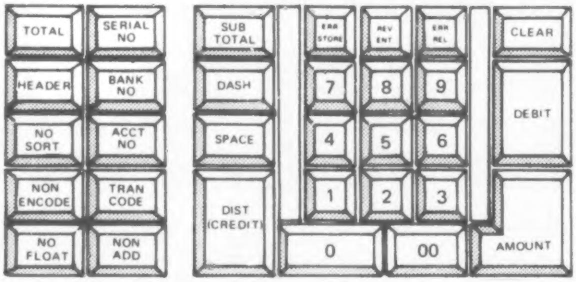
1. Controls item amounts distributed to designated pocket
2. Controls sorting to related pocket
3. Controls printing of amount on both the fanfold paper and detail pocket-lister tape

INFORMATION SHEET

J. Data entry keyboard

(NOTE: The keyboard is like that of a ten-key adding machine. Therefore, the principles of the touch system can be applied.)

Example:

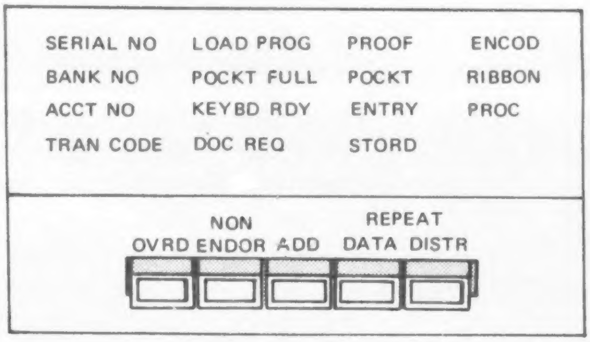

TOTAL
SERIAL NO
SUB TOTAL
ERR STORE
REV ENT
ERR REL
CLEAR
HEADER
BANK NO
DASH
7
8
9
DEBIT
NO SORT
ACCT NO
SPACE
4
5
6
NON ENCODE
TRAN CODE
DIST (CREDIT)
1
2
3
NO FLOAT
NON ADD
0
00
AMOUNT

1. Buffered 10-key numeric cluster with single and double zeroes

2. Provides a 12 digit amount field

K. Control and display panel

Example:


SERIAL NO
LOAD PROG
PROOF
ENCOD
BANK NO
POCKT FULL
POCKT
RIBBON
ACCT NO
KEYBD RDY
ENTRY
PROC
TRAN CODE
DOC REQ
STORD
OVRD
NON ENDOR
ADD
REPEAT DATA
DISTR

1. Displays operating status of system through series of messages

   (NOTE: These messages identify functional operations and inform the operator of the reasons for corrective action or other duties.)

2. Houses less frequently used control keys

   (NOTE: Each key must be pressed once to select the function and a second time to restore normal operations, with the exception of the override key which restores automatically.)

INFORMATION SHEET

VI. Purposes/functions of control and display panel keys

A. OVRD

1. Permits operator to override encoding or check-digit verification failures
2. Clears processing errors
3. Avoids being able to total a pocket when in error

B. NONENDOR

1. Inhibits printing of endorsement
2. Inhibits printing of bank stamp, if included in unit

C. ADD

1. Puts unit in adding machine mode
2. Does not affect current proof conditions

D. REPEAT DATA/DISTR

1. Permits operator to repeat encoding for successive items
2. Permits operator to repeat distribution number for successive items

E. SERIAL NO, BANK NO, ACCT NO, TRAN CODE

1. Light as corresponding function key is pressed to designate field in which indexed data has been stored
2. Remain lighted until transaction is completed

F. LOAD PROG

1. Lights if programming error is detected
2. Lights if unit is not physically configured for program being loaded

G. POCKT FULL

1. Lights when 250 items have been sorted to pocket
2. Remains on until items are removed from pocket

H. KEYBD RDY--Lights when unit is ready to accept data input from keyboard

INFORMATION SHEET

I. DOC REQ--Lights to inform operator that document must be inserted in transport to continue processing

J. PROOF--Flashes to inform operator that proof total is out of balance

K. POCKT

1. Flashes when document is sorted to wrong pocket on multipocket units

2. Flashes when document fails to enter any pocket

L. ENTRY

1. Flashes to inform operator of simultaneous data key depressions, illegal function key combinations, keyboard buffer overflow, illegal characters in field, invalid distribution number entry, or check-digit verification failure

2. Lights during program-write operation if write error is detected

M. STORD--Lights following error transfer to remind operator of error in current batch

N. ENCOD

1. Lights to inform operator of machine-detected encoding error

2. Inhibits processing until condition is cleared by pressing OVRD to pocket item

O. RIBBON

1. Lights when MICR encoding ribbon has run out

2. Indicates MICR ribbon has broken

P. PROC--Lights for machine-detected processor malfunctions

VII. Purposes/functions of function control keys

A. TOTAL

1. Causes selected total to print on fanfold

2. Clears selected total

B. SUBTOTAL

1. Causes selected total to print on fanfold

2. Does not clear selected total

INFORMATION SHEET

C. HEADER

1. Used during system startup
2. Prints operator-indexed header information on fanfold paper

D. NO SORT

1. Permits system to be operated without documents
2. Prints NS on fanfold when this occurs

E. NONENCODE--Prevents encoding on a field-by-field basis

F. NO FLOAT

1. Overrides float count programmed for item
2. Is used during daily startup to indicate that group of six indexed digits is to be interpreted as date

G. SERIAL NO, BANK NO, ACCT NO, TRAN CODE

1. Designates area in encoding area where indexed characters are to be stored
2. Designates document field in which indexed characters are to be encoded

H. NONADD

1. Prevents arithmetic operations, encoding, and endorsing
2. Prints NA on journal with the item when this occurs

I. DASH--Causes symbol to be inserted in buffer

J. SPACE--Causes current buffer position to be bypassed

K. DIST (CREDIT)

1. Pressing this key during debits indicates indexed amount was a credit which initiates processing of the item
2. Previously indexed item is interpreted as distribution code if amount key is pressed prior to pressing this key

INFORMATION SHEET

L. CLEAR

1. Permits operator to erase partial numeric entry from input buffer
2. Permits operator to reset keyboard error conditions

   (NOTE: If more than one field has been entered, pressing CLEAR erases only the last field.)

M. DEBIT--Indicates previously indexed amount is a debit

N. ERR STORE--Permits operator to bypass proof error temporarily

O. REV ENT

1. Used to correct item entered with an erroneous amount
2. Reverses all totals affected by entry

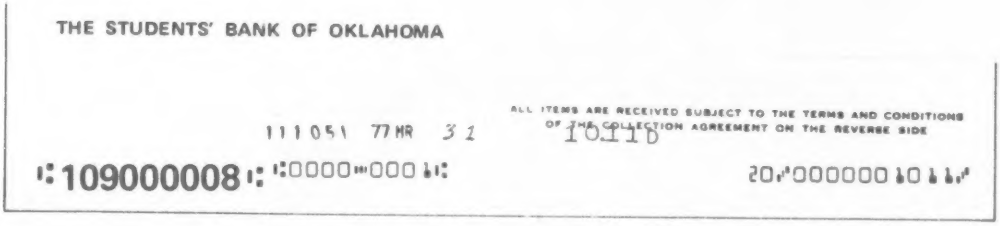
P. ERR REL--Eliminates need for corrective entry to offset each reverse entry

VIII. MICR imprinting of float analysis with item count on deposit slips (Assignment Sheet #1)

(NOTE: Proof machines are usually programmed with two tran codes, checks, and deposits. However, there are specific items that need special tran codes. Some of these items are return check charges, overdraft charges, check order charges, and force pays.)

A. Tran code is printed in magnetic ink immediately to the left of the amount field reserved for MICR amount printing

Example:



THE STUDENTS' BANK OF OKLAHOMA

ALL ITEMS ARE RECEIVED SUBJECT TO THE TERMS AND CONDITIONS OF THE COLLECTION AGREEMENT ON THE REVERSE SIDE

111051 77MR 31 10111D

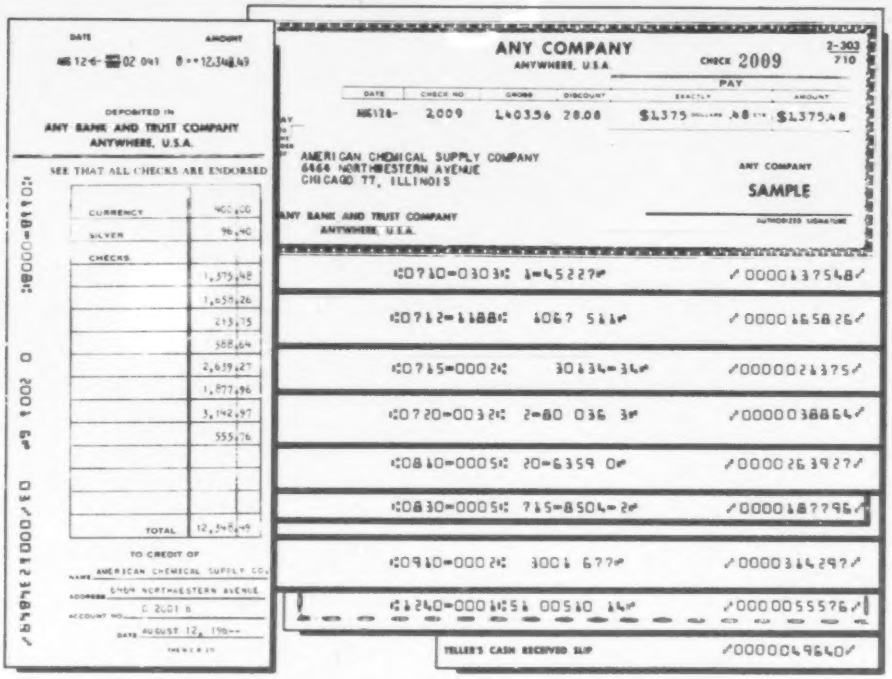
⑆109000008⑆ ⑆0000⑈0001⑆ 20⑈0000001011⑈

B. If the deposit is in balance, the total amount of uncollected funds imprints in the bank number field on the deposit slip

INFORMATION SHEET

C. If the deposit is in balance, the item count will imprint in the bank number field on the deposit slip

Example:



DATE AMOUNT

126- 02 041 0··12,348.49

DEPOSITED IN
ANY BANK AND TRUST COMPANY
ANYWHERE, U.S.A.

SEE THAT ALL CHECKS ARE ENDORSED

CURRENCY	400.00
SILVER	96.40
CHECKS	
	1,375.48
	1,658.26
	213.75
	388.64
	2,639.27
	1,877.96
	3,142.97
	555.76
TOTAL	12,348.49

TO CREDIT OF
NAME AMERICAN CHEMICAL SUPPLY CO.
ADDRESS 6464 NORTHWESTERN AVENUE
ACCOUNT NO. 0 2001 6
DATE AUGUST 12, 196--

:0118-0008: 0 2001 6" 03/0001234849/

ANY COMPANY
ANYWHERE, U.S.A.
CHECK 2009
2-303/710
PAY

DATE	CHECK NO	GROSS	DISCOUNT	EXACTLY	AMOUNT
126-	2009	1403.56	28.08	$1375 DOLLARS 48 CTS	$1375.48

AMERICAN CHEMICAL SUPPLY COMPANY
6464 NORTHWESTERN AVENUE
CHICAGO 77, ILLINOIS

ANY BANK AND TRUST COMPANY
ANYWHERE, U.S.A.

ANY COMPANY
SAMPLE
AUTHORIZED SIGNATURE

:0710-0303: 1-45227" /0000137548/

:0712-1188: 1067 511" /0000165826/

:0715-0002: 30134-34" /0000021375/

:0720-0032: 2-80 036 3" /0000038864/

:0810-0005: 20-6359 0" /0000263927/

:0830-0005: 715-8504-2" /0000187796/

:0910-0002: 3001 677" /0000314297/

:1240-0001:51 00510 14" /0000055576/

TELLER'S CASH RECEIVED SLIP /0000049640/

1. Deposit total is $12,348.49

2. Subtract the amount of cash deposited since this will not figure in the float analysis

Deposit	$ 12,348.49
Cash In	496.40
NET FOR FLOAT ANALYSIS	$ 11,852.09

3. There are eight (8) checks in the deposit

4. Since all low-order digits, tens of dollars down through cents, are dropped by rounding-off the total, the float analysis total is printed in the FR portion as 0118, meaning $11,800.00

5. Figure imprinted in the ABA bank number portion, 0008, signifies that a total of eight items were in this deposit and are to be used in the float analysis

INFORMATION SHEET

IX. Endorser unit

A. Located to the right side of the document entry tray where the pockets join

B. Functions to print or nonprint an endorsement on all documents passing through proof system

C. Comprised of five-digit consecutive numbers, date, four-digit identification number, and bank logo or endorsement

X. Changing current date/year

A. Raise endorser unit cover

(NOTE: There are two sets of serrated knobs on the endorser unit. The set to the right is used to change the date, month, day of month, and year.)

B. Set the month by turning knob clockwise against plate showing numbers 1-12

C. Change days 10-30 by turning knob clockwise showing numbers 1-3 and hyphens

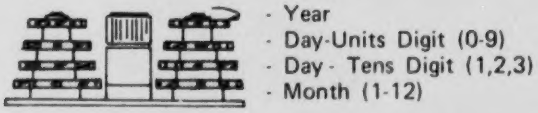
(NOTE: Hyphens are used to indicate days 1-9, the 1 to indicate days 10-19, the 2 to indicate days 20-29, and the 3 to indicate either day 30 or 31.)

D. Change days 1-9 by turning next knob clockwise showing numbers 0-9

(NOTE: Align all characters with white scribe mark on plate.)

E. Change year by turning knob farthest from plate clockwise

Example:



XI. Path of item through NCR 775 proof system

A. Item is MICR-imprinted in document entry station

B. Item is endorsed in endorser unit

C. Item is carried to proper pocket through transport system

INFORMATION SHEET

XII. Characteristics of individual pockets

(NOTE: There is one pocket assigned for each individual distribution key total. Items are conveyed by the transport section to particular pockets according to distribution key used. Items are lifted out of open pocket to be removed.)

A. Capacity for approximately 300 items

B. POCKT FULL light illuminates when pocket is full

C. Machine is inoperative except for TOTAL operation

D. Items are grouped from left to right

(NOTE: The last item entering a pocket is the item to the far right of the group.)

E. Items are grouped in same order as they appear on pocket-lister tape

(NOTE: Items can be readily retrieved by referring to fanfold paper.)

XIII. Procedure to total out a full pocket

(NOTE: When a pocket is filled to capacity, the POCKT FULL signal light illuminates.)

A. Insert batch header in document entry station

B. Index number of pocket

C. Depress TOTAL key

D. Remove items from filled pocket

E. Press pocket-lister tape button

(NOTE: The total will appear on the individual list tape, printed at the bottom of the itemized list.)

F. Remove tape and place on top of items taken from pocket

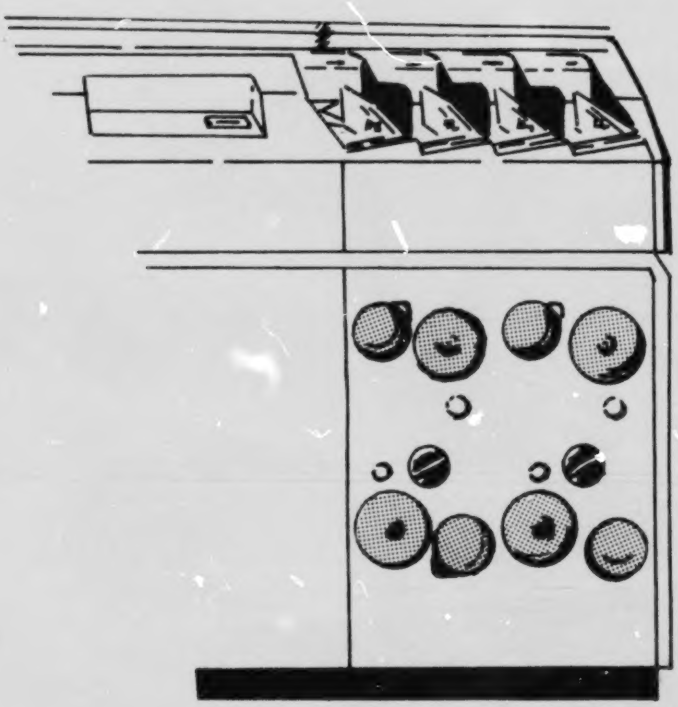
G. Place rubber band around stack

(NOTE: To insure that the stack will remain in tact, place a rubber band at each end.)

INFORMATION SHEET

XIV. Detail pocket-lister tape printer

Example:



A. Contains NCR detail tape for number of pockets being used

B. Located below pockets

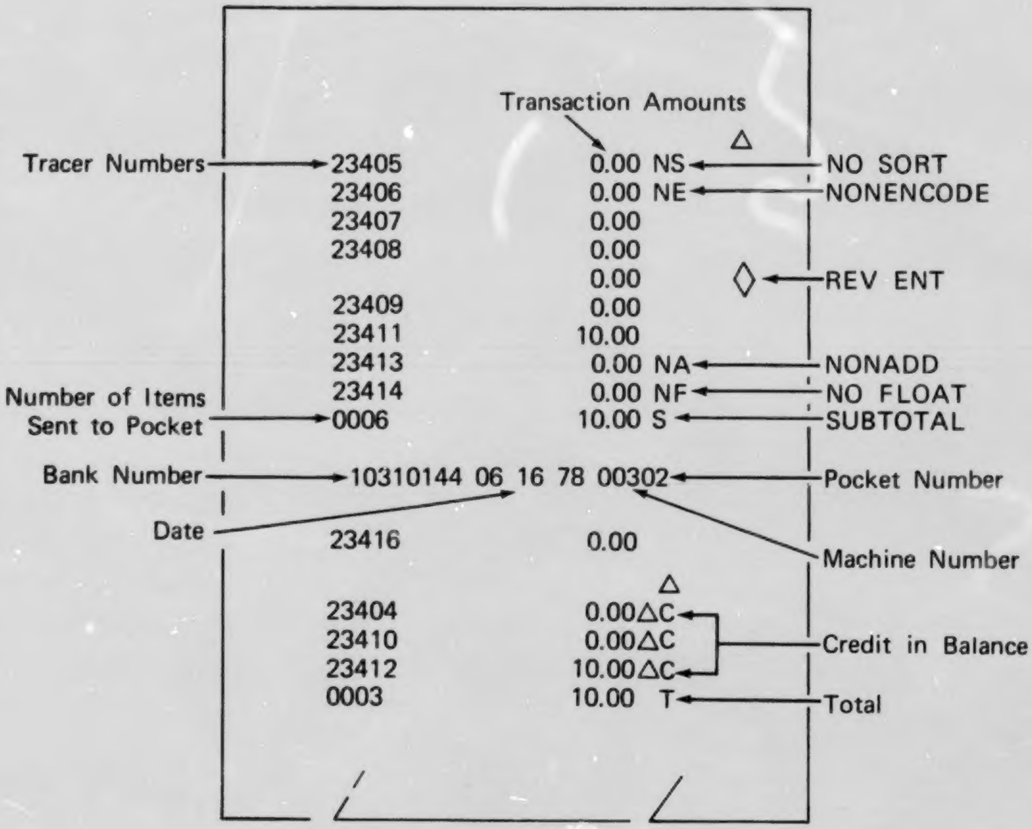
C. Distribution key activates associated detail pocket-lister tape to print the amount and, on some operations, a symbol

(NOTE: An amount recorded through use of distribution key is printed on inserted item, fanfold paper, and individual detail pocket-lister tape associated with distribution key.)

D. Receptacle for expended tapes is located above or below each pocket tape

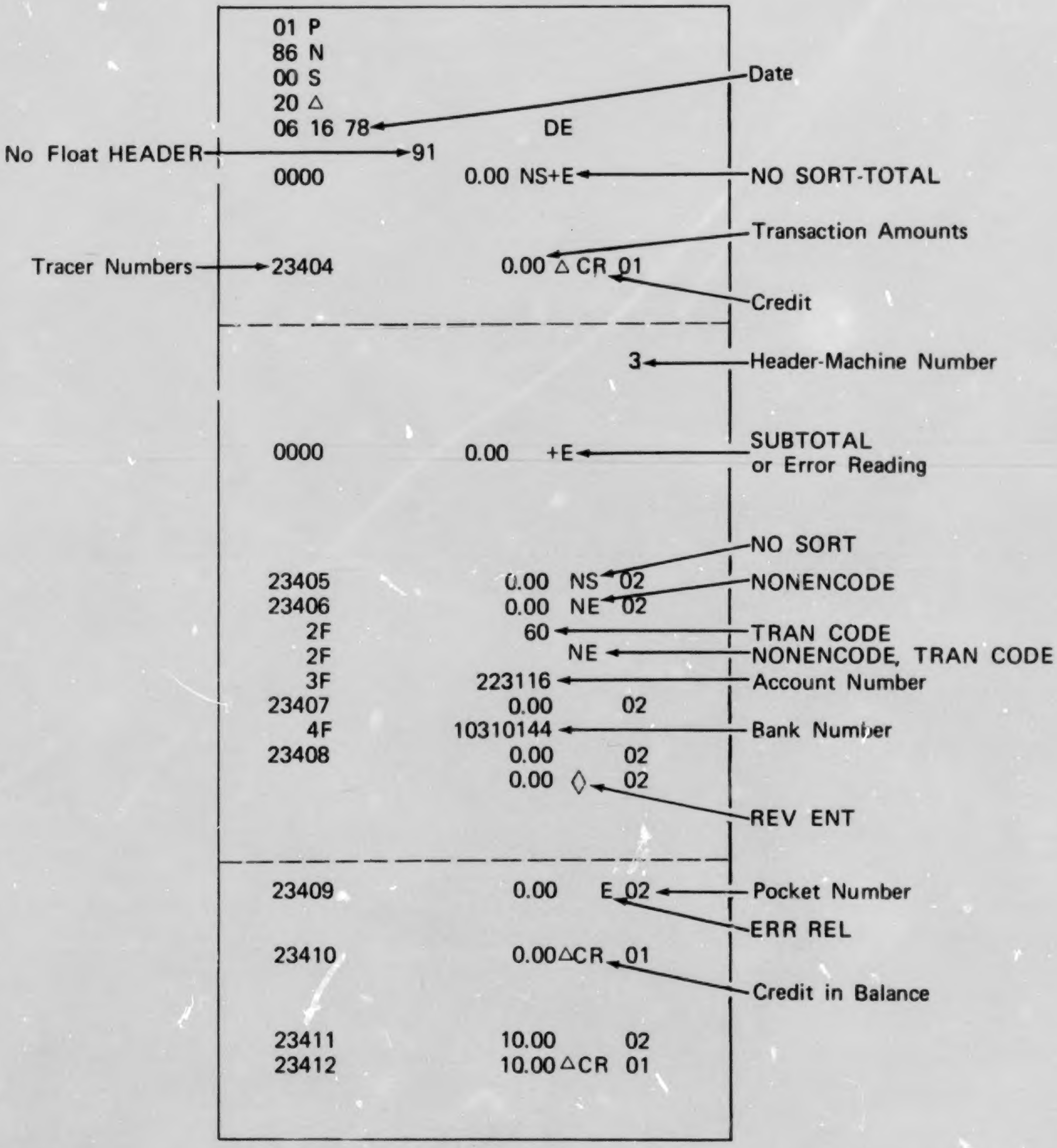
INFORMATION SHEET

XV. Printing on detail pocket-lister tape


Transaction Amounts
△
Tracer Numbers
23405 0.00 NS
NO SORT
23406 0.00 NE
NONENCODE
23407 0.00
23408 0.00
0.00 ◇
REV ENT
23409 0.00
23411 10.00
23413 0.00 NA
NONADD
23414 0.00 NF
NO FLOAT
Number of Items Sent to Pocket
0006 10.00 S
SUBTOTAL
Bank Number
10310144 06 16 78 00302
Pocket Number
Date
23416 0.00
Machine Number
△
23404 0.00△C
23410 0.00△C
23412 10.00△C
Credit in Balance
0003 10.00 T
Total

INFORMATION SHEET

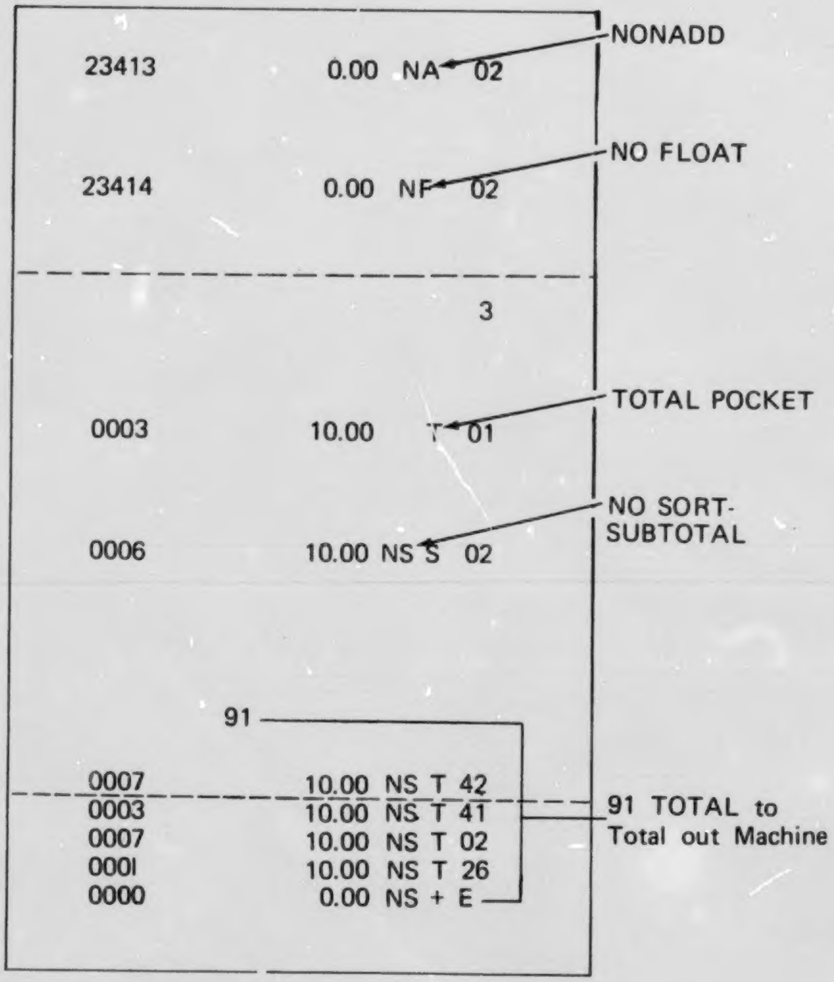
XVI. Printing on fanfold paper



```
   01 P
   86 N
   00 S
   20 △
   06 16 78                  DE
                   91
   0000          0.00 NS+E

   23404            0.00 △ CR 01
- - - - - - - - - - - - - - - - - - -
                              3

   0000          0.00    +E

   23405            0.00  NS  02
   23406            0.00  NE  02
      2F              60
      2F                  NE
      3F          223116
   23407            0.00      02
      4F        10310144
   23408            0.00      02
                    0.00  ◊   02
- - - - - - - - - - - - - - - - - - -
   23409            0.00   E  02

   23410            0.00△CR   01

   23411           10.00      02
   23412           10.00△CR   01
```

Date
No Float HEADER
NO SORT-TOTAL
Transaction Amounts
Tracer Numbers
Credit
Header-Machine Number
SUBTOTAL
or Error Reading
NO SORT
NONENCODE
TRAN CODE
NONENCODE, TRAN CODE
Account Number
Bank Number
REV ENT
Pocket Number
ERR REL
Credit in Balance

INFORMATION SHEET



```
23413            0.00 NA  02

23414            0.00 NF  02
- - - - - - - - - - - - - - - -
                          3

0003            10.00    T 01

0006            10.00 NS S 02

                91
0007            10.00 NS T 42
0003            10.00 NS T 41
0007            10.00 NS T 02
000I            10.00 NS T 26
0000             0.00 NS + E
```

NONADD
NO FLOAT
TOTAL POCKET
NO SORT-SUBTOTAL
91 TOTAL to Total out Machine

XVII. Control panel keys and specific situations they indicate

- A. LOAD PROG/ENTRY
  - 1. Program in memory not intact
  - 2. Unit missing one or more hardware features required by program
- B. POCKT FULL--Two hundred fifty (250) items have been sorted to pocket

INFORMATION SHEET

C. DOC REQ--Requires document be inserted in transport at this point

D. PROOF (flashing)--Error; proof total out of balance

E. POCKT (flashing)--Document has failed to sort to pocket

F. ENTRY (flashing)

  1. Two or more keys pressed simultaneously
  2. Function keys pressed out of sequence
  3. Invalid characters entered in field
  4. Entry exceeds buffer capacity
  5. Invalid distribution number indexed
  6. Check-digit verification failed

G. ENCOD (flashing)

  1. Operator attempted to encode auxiliary field on 6-inch or smaller document
  2. Unit detected encoding error

H. RIBBON (flashing)

  1. Encoding ribbon broken
  2. Encoding ribbon has run out

XVIII. Operator responses needed for control panel keys

A. LOAD PROG/ENTRY

  1. Reload program
  2. Notify supervisor if reloading fails

B. POCKT FULL--No mandatory response

(NOTE: If the pocket is not cleared at this point, the unit will lock up when pocket becomes physically full.)

C. DOC REQ--Normally cut slip when clearing pockets

D. PROOF (flashing)--Subtotal to determine how much in error

(NOTE: Entries may continue until total balances of an error are detected.)

INFORMATION SHEET

E. POCKT (flashing)

  1. Retrieve document

  2. Place document behind last item in pocket

  3. Press RESET switch

F. ENTRY (flashing)--Clear error

G. ENCOD (flashing)--Press OVRD to clear condition and pocket document if necessary

H. RIBBON (flashing)

  1. Replace or rethread ribbon

  2. Press OVRD

XIX. Reasons a machine might fail to operate

A. Endorser cover open

B. MICR ribbon cover open

XX. Procedure for retrieving item stopped in encoding, stopped in endorser or stamp area, and/or if document fails to enter pocket

(NOTE: The rear document track is hinged at certain points and may be pulled back to help remove documents. Also, for operator safety, the wheel that aids in aligning documents in the pocket stops turning automatically if accidentally touched.)

A. Raise lids on encoder and endorser wells

B. Pull document through area from left to right and remove it

C. Push RESET switch before continuing

XXI. Essential steps in initiating correction procedures for checks and deposits

(NOTE: Always subtotal before turning machine off.)

A. Depress SUBTOTAL

(NOTE: The amount of the error prints on the fanfold paper.)

B. Retrieve deposit slip

INFORMATION SHEET

C. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

(NOTE: If a check is sent to the wrong pocket, it must be taken out and placed into the correct pocket. ERR REL must be depressed so that the check will continue through the system.)

XXII. Procedure to correct an error made on a deposit slip

A. Depress SUBTOTAL

B. Retrieve deposit slip

C. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

(NOTE: The above steps are the same ones used when initiating a correction.)

D. Index incorrect amount on keyboard

E. Depress REV ENT and then distribution key

F. Place correction label over MICR encoding on deposit slip

G. Index correct amount of the deposit

H. Depress proper distribution key

I. Place deposit slip in document entry station

J. Depress SUBTOTAL as evidence that the error has been corrected

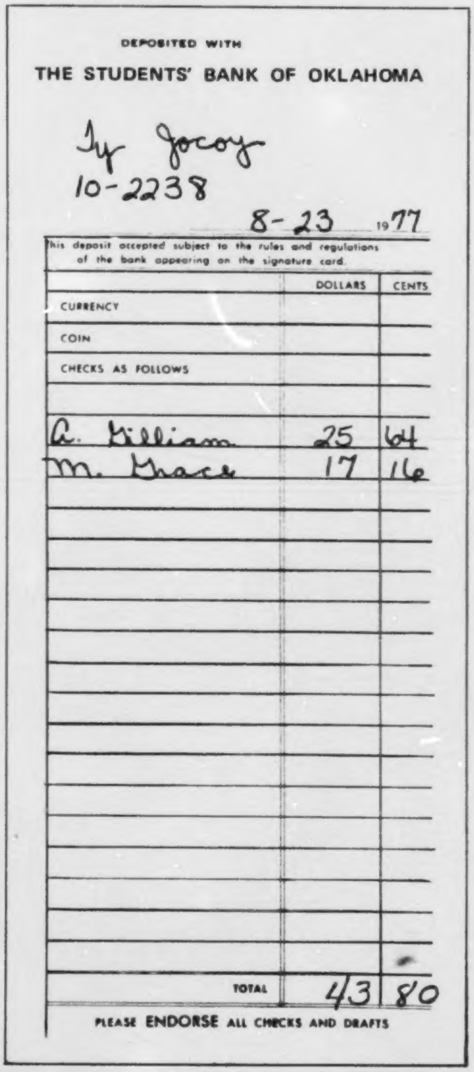
K. Continue work if deposit balances

INFORMATION SHEET

XXIII. Types of errors commonly made by depositors

A. Error made in addition of items listed in deposit

Example:



DEPOSITED WITH

THE STUDENTS' BANK OF OKLAHOMA

Ty Jocoy
10-2238

8-23 1977

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card.

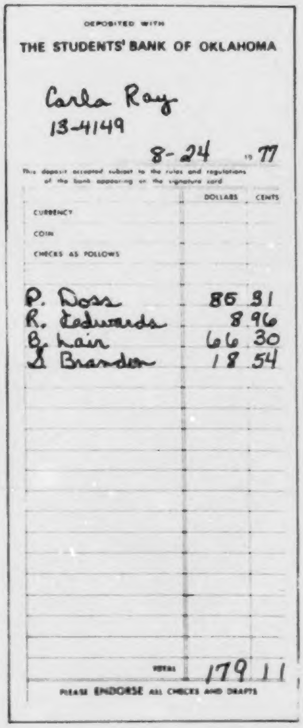
	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
A. Gilliam	25	64
M. Grace	17	16
TOTAL	43	80

PLEASE ENDORSE ALL CHECKS AND DRAFTS

INFORMATION SHEET

B. Check listed for incorrect amount

Example:



DEPOSITED WITH

THE STUDENTS' BANK OF OKLAHOMA

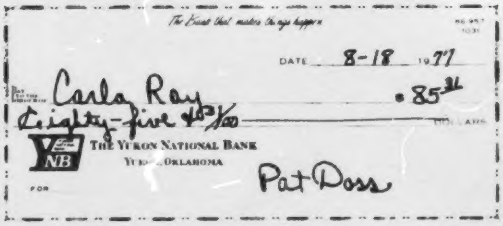
Carla Ray
13-4149

8-24 19 77

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
P. Doss	85	31
R. Edwards	8	96
B. Lair	66	30
S. Brandon	18	54
TOTAL	179	11

PLEASE ENDORSE ALL CHECKS AND DRAFTS



The Bank that makes things happen

DATE 8-18 19 77

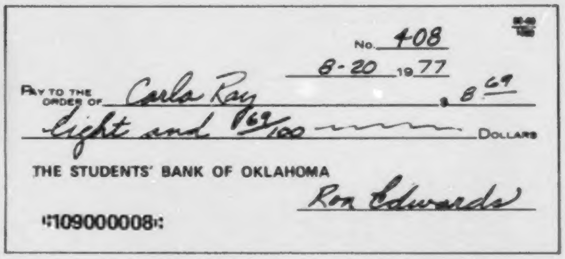
Pay to the order of Carla Ray $ 85 31

Eighty-five & 31/100 DOLLARS

THE YUKON NATIONAL BANK
YUKON, OKLAHOMA

FOR

Pat Doss



No. 408

8-20 19 77

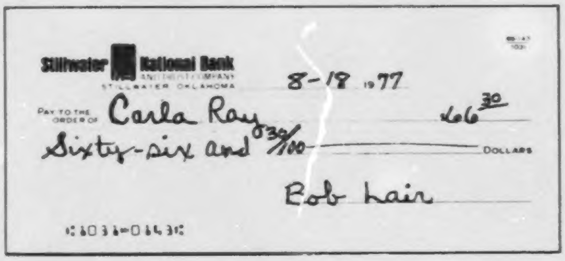
PAY TO THE ORDER OF Carla Ray $ 8 69

Eight and 69/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

⑆109000008⑆

Ron Edwards



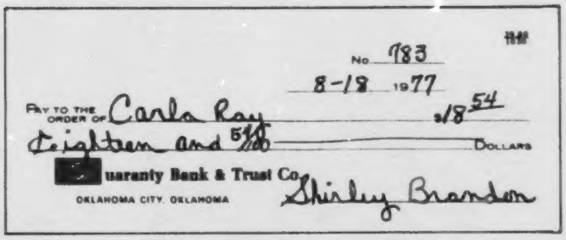
Stillwater National Bank
STILLWATER OKLAHOMA

8-18 19 77

PAY TO THE ORDER OF Carla Ray $ 66 30

Sixty-six and 30/100 DOLLARS

Bob Lair



No. 783

8-18 19 77

PAY TO THE ORDER OF Carla Ray $ 18 54

Eighteen and 54/100 DOLLARS

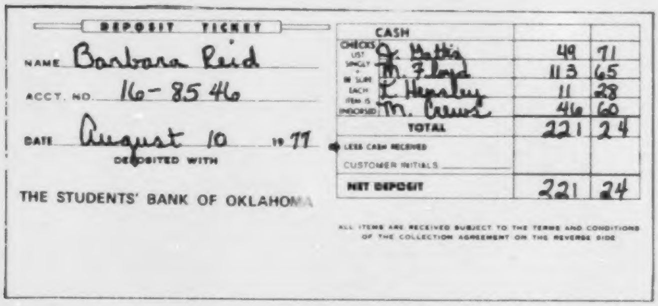
Guaranty Bank & Trust Co.
OKLAHOMA CITY, OKLAHOMA

Shirley Brandon

INFORMATION SHEET

C. Check listed on deposit slip but not included in the deposit

Example:



DEPOSIT TICKET

NAME Barbara Reid

ACCT. NO. 16-8546

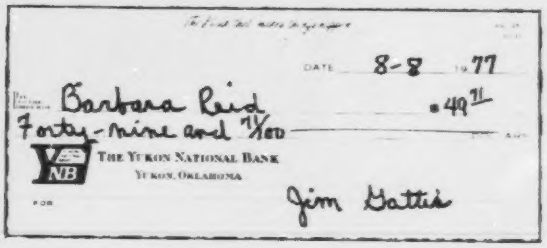
DATE August 10 19 77

DEPOSITED WITH

THE STUDENTS' BANK OF OKLAHOMA

CASH		
CHECKS LIST SINGLY IN SUM EACH ITEM IS ENDORSED J. Gattis	49	71
M. Floyd	113	65
L. Hensley	11	28
M. Crews	46	60
TOTAL	221	24
LESS CASH RECEIVED		
CUSTOMER INITIALS		
NET DEPOSIT	221	24

ALL ITEMS ARE RECEIVED SUBJECT TO THE TERMS AND CONDITIONS OF THE COLLECTION AGREEMENT ON THE REVERSE SIDE



DATE 8-8 19 77

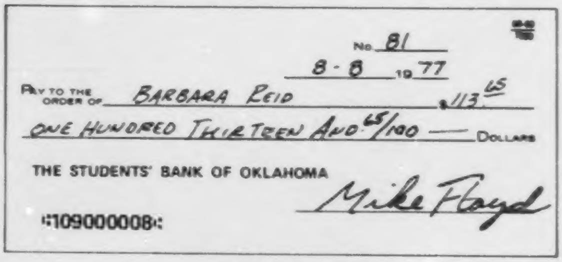
Barbara Reid $49 71/100

Forty-nine and 71/100

THE YUKON NATIONAL BANK
YUKON, OKLAHOMA

FOR

Jim Gattis



No. 81

8-8 19 77

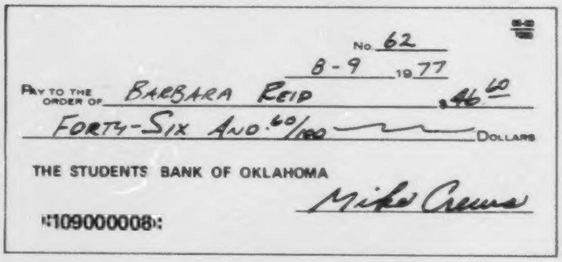
PAY TO THE ORDER OF BARBARA REID $113 65/100

ONE HUNDRED THIRTEEN AND 65/100 —— DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Mike Floyd

⑆109000008⑆



No. 62

8-9 19 77

PAY TO THE ORDER OF BARBARA REID $46 60/100

FORTY-SIX AND 60/100 —— DOLLARS

THE STUDENTS BANK OF OKLAHOMA

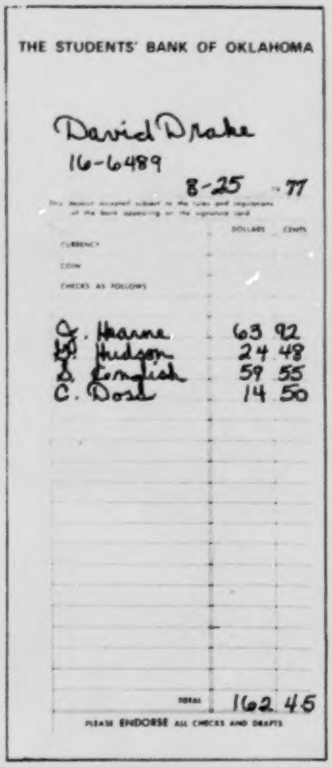
Mike Crews

⑆109000008⑆

INFORMATION SHEET

D. Check included in the deposit but not listed on the deposit slip

Example:



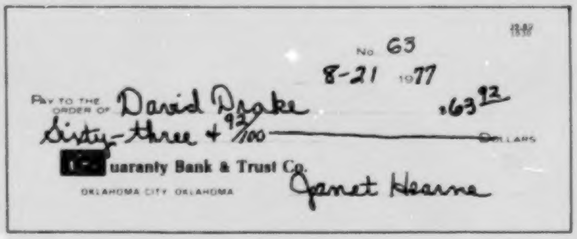
THE STUDENTS' BANK OF OKLAHOMA

David Drake
16-6489
8-25 19 77

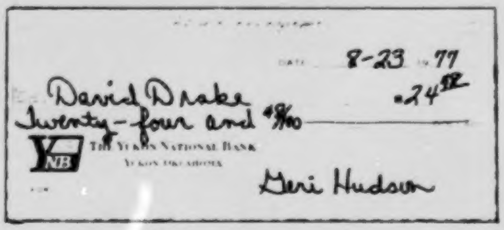
This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
J. Hearne	63	92
G. Hudson	24	48
S. Longlish	59	55
C. Doss	14	50
TOTAL	162	45

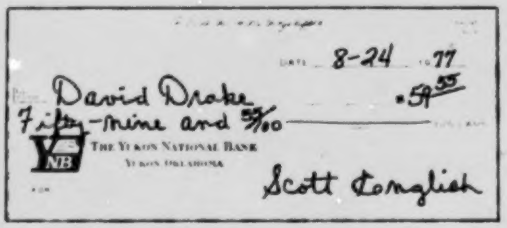
PLEASE ENDORSE ALL CHECKS AND DRAFTS



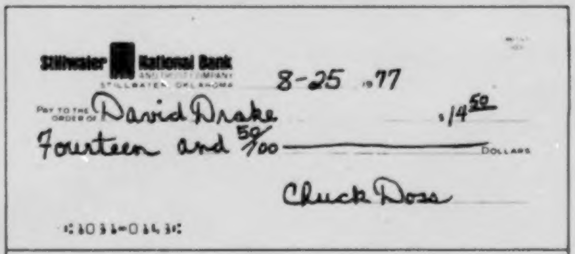
No. 63
8-21 1977
Pay to the order of David Drake $\$63^{92}$
Sixty-three + 92/100 DOLLARS
uaranty Bank & Trust Co.
OKLAHOMA CITY, OKLAHOMA
Janet Hearne



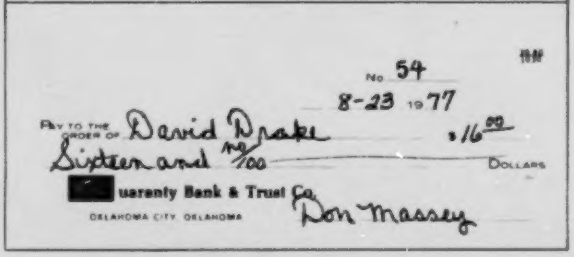
DATE 8-23 19 77
David Drake $\$24^{48}$
Twenty-four and 48/100
THE YUKON NATIONAL BANK
YUKON, OKLAHOMA
Geri Hudson



DATE 8-24 19 77
David Drake $\$59^{55}$
Fifty-nine and 55/100
THE YUKON NATIONAL BANK
YUKON, OKLAHOMA
Scott Longlish



Stillwater National Bank
AND TRUST COMPANY
STILLWATER, OKLAHOMA
8-25 19 77
Pay to the order of David Drake $\$14^{50}$
Fourteen and 50/100 DOLLARS
Chuck Doss



No. 54
8-23 19 77
Pay to the order of David Drake $\$16^{00}$
Sixteen and no/100 DOLLARS
uaranty Bank & Trust Co.
OKLAHOMA CITY, OKLAHOMA
Don Massey

INFORMATION SHEET

XXIV. Procedure to correct depositor's error in addition of items listed on deposit slip

(NOTE: Banks vary in their procedure for changing deposits. For instance, some banks phone the customer, write the customer, or, depending on where the transaction originated, send it back to the drive-in for them to correct.)

A. Depress SUBTOTAL

B. Retrieve deposit slip

C. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

(NOTE: The above steps are the same ones used when initiating a correction.)

D. Add amounts from deposit slip using an adding machine

(NOTE: The proof system also has an add feature which may be used.)

E. Compare adding machine tape total to total on deposit slip

(NOTE: The error should show up as an error in addition of the listed amounts.)

F. Index incorrect amount on keyboard

G. Depress REV ENT and then distribution key

H. Place correction label over MICR encoding on deposit slip

I. Index correct amount of the deposit

J. Depress proper distribution key

K. Place deposit slip in document entry station

L. Depress SUBTOTAL as evidence that the error has been corrected

M. Fill out notice of error in deposit to be mailed to customer

N. Continue work

XXV. Procedure to correct a check listed for the incorrect amount

A. Depress SUBTOTAL

B. Retrieve deposit slip

C. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

(NOTE: The above steps are the same ones used when initiating a correction.)

INFORMATION SHEET

D. Retrieve check by tracer number indicated on fanfold paper

E. Examine item

(NOTE: In an error of this type, the operator should find that the item has been recorded correctly but that the item has been listed incorrectly.)

F. Replace check in pocket

G. Index the incorrect amount of the deposit slip on keyboard

H. Depress REV ENT and then deposit distribution key

I. Place correction label over MICR encoding on deposit slip

J. Depress proper distribution key

K. Place deposit slip in document entry station

L. Depress SUBTOTAL as evidence that the error has been corrected

M. Fill out notice of error in deposit to be mailed to customer

N. Continue work

XXVI. Procedure to correct a check listed on a deposit slip but not included in the deposit and a check included in the deposit but not listed on the deposit slip

(NOTE: On either of these errors, the operator should find a check missing from the deposit or an additional one included.)

A. Depress SUBTOTAL

B. Retrieve deposit slip

C. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

(NOTE: The above steps are the same ones used when initiating a correction.)

D. Retrieve check by tracer number indicated on fanfold paper

E. Examine item

F. Replace check in pocket

G. Index the incorrect amount of the deposit slip on keyboard

H. Depress REV ENT and then deposit distribution key

INFORMATION SHEET

I. Place correction label over MICR encoding on deposit slip

J. Index correct amount of deposit

K. Depress proper distribution key

L. Place deposit slip in document entry station

M. Depress SUBTOTAL as evidence that the error has been corrected

N. Fill out notice of error in deposit to be mailed to customer

O. Continue work

XXVII. Procedure for notifying customer of error in deposit (Assignment Sheet #2)

(NOTE: Notices of error are usually filled out in duplicate. The original is sent to the depositor and the duplicate is kept on record.)

A. Fill in current date

B. Write customer's name on first line

(NOTE: Use address as given on deposit slip. If there is no address, it may be left up to you to acquire this information from the bookkeeping department. Also, some customers have special instructions concerning corrections so be sure to get to know the bank's customers.)

C. Fill in date as given on deposit slip

D. Write down total of deposit as listed by customer

E. Circle whether deposit was raised or lowered

F. Write down amount that deposit was changed

G. Write amount actually credited to depositor's account

H. Complete one of the four types of errors as shown on notice

(NOTE: It is possible to have two or more types of errors on the same deposit.)

I. Place teller number to the left side of the line at the bottom of the notice

(NOTE: In case of an error, the teller may be able to recall the transaction.)

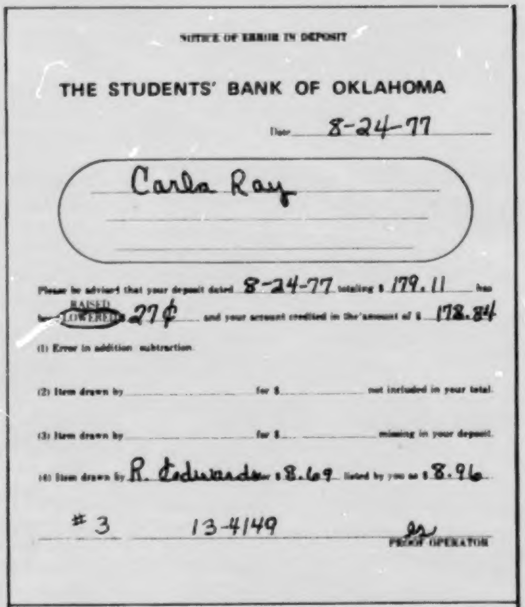
J. Place the depositor's account number, if available from deposit slip, in the middle of the line at the bottom of the notice

(NOTE: This helps bookkeeping in locating the address of the customer.)

INFORMATION SHEET

K. Initial form to show who made the correction

Examples:



NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 8-24-77

Carla Ray

Please be advised that your deposit dated 8-24-77 totaling $ 179.11 has been RAISED [✓ LOWERED] $ 27¢ and your account credited in the amount of $ 178.84

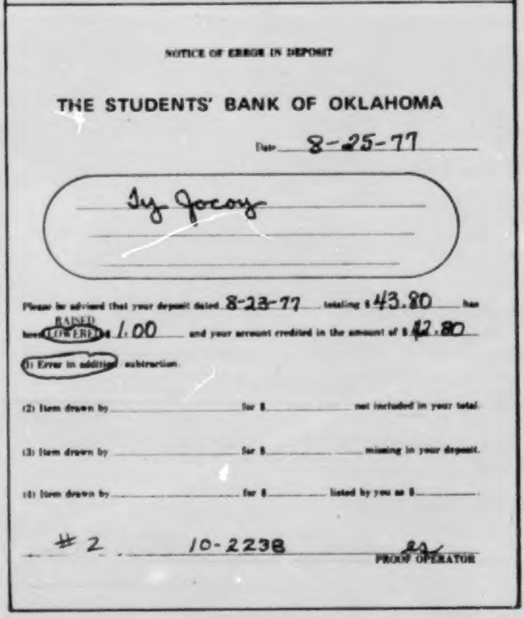
(1) Error in addition subtraction.

(2) Item drawn by ______ for $ ______ not included in your total.

(3) Item drawn by ______ for $ ______ missing in your deposit.

(4) Item drawn by R. Edwards $ 8.69 listed by you as $ 8.96

#3 13-4149 PROOF OPERATOR



NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 8-25-77

Ty Jocoy

Please be advised that your deposit dated 8-23-77 totaling $ 43.80 has been RAISED [✓ LOWERED] $ 1.00 and your account credited in the amount of $ 42.80

[✓ (1) Error in addition] subtraction.

(2) Item drawn by ______ for $ ______ not included in your total.

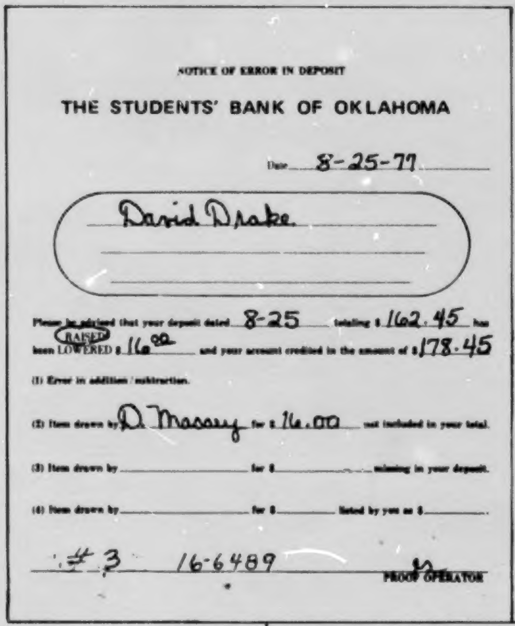
(3) Item drawn by ______ for $ ______ missing in your deposit.

(4) Item drawn by ______ for $ ______ listed by you as $ ______.

#2 10-2238 PROOF OPERATOR

BSL - 327-B

INFORMATION SHEET



NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 8-25-77

David Drake

Please be advised that your deposit dated 8-25 totaling $ 162.45 has been [✓ RAISED] LOWERED $ 16^{00} and your account credited in the amount of $ 178.45

(1) Error in addition / subtraction.

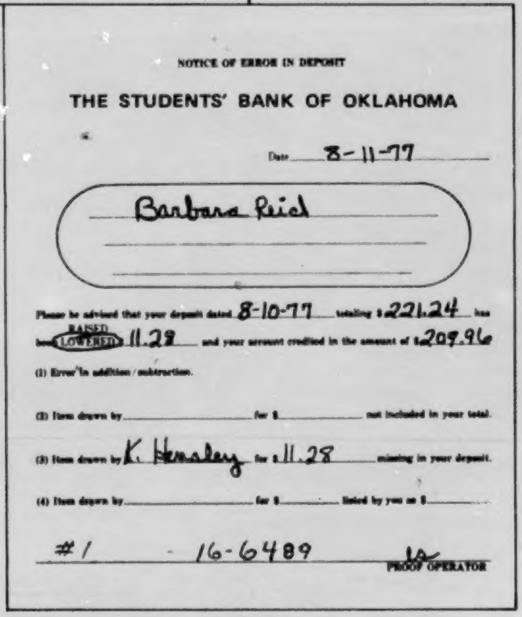
(2) Item drawn by D. Massey for $ 16.00 not included in your total.

(3) Item drawn by ______ for $ ______ missing in your deposit.

(4) Item drawn by ______ for $ ______ listed by you as $ ______.

#3 16-6489

PROOF OPERATOR



NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 8-11-77

Barbara Reid

Please be advised that your deposit dated 8-10-77 totaling $ 221.24 has been RAISED [✓ LOWERED] $ 11.28 and your account credited in the amount of $ 209.96

(1) Error in addition / subtraction.

(2) Item drawn by ______ for $ ______ not included in your total.

(3) Item drawn by K. Hensley for $ 11.28 missing in your deposit.

(4) Item drawn by ______ for $ ______ listed by you as $ ______.

#1 16-6489

PROOF OPERATOR

PROOF OPERATIONS
UNIT IV

ASSIGNMENT SHEET #1--FLOAT ANALYSIS

Using the information and illustration provided, determine the amount of float for each.

(NOTE: *Float* is the term for the total amount of on-other checks which Your Bank has sent out for collection but for which it has not yet received credit from the drawee banks.)

1. Suppose Your Bank receives the following total amounts from its depositors on Monday.

Cash	$ 150,000	
On-us checks	50,000	
On-other checks	200,000	(collection period: one day)
On-other checks	30,000	(collection period: two days)
TOTAL	$ 430,000	

What will be Your Bank's float on Tuesday morning, after the on-us checks in Monday's deposits have been paid and the on-other checks have been sent out for collection? ______________________________

2. On Tuesday, Your Bank receives the following amounts from its depositors.

Cash	$ 200,000	
On-us checks	150,000	
On-other checks	150,000	(collection period: one day)
On-other checks	100,000	(collection period: two days)
TOTAL	$ 600,000	

What is Your Bank's float after the above deposits are processed?

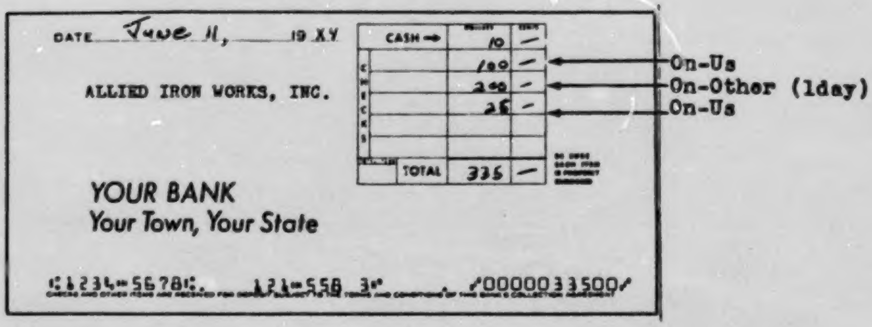
____

(NOTE: Be sure to carry forward the appropriate amount from the previous day's float.)

ASSIGNMENT SHEET #1

3. How much will the deposit below contribute to Your Bank's float?

____



DATE June 11, 19 XY

ALLIED IRON WORKS, INC.

CASH →	10	—	
	100	—	On-Us
	200	—	On-Other (1day)
	25	—	On-Us
TOTAL	335	—	

YOUR BANK
Your Town, Your State

⑆1234⑉5678⑆ 121⑉558 3⑈ ⑇0000033500⑇

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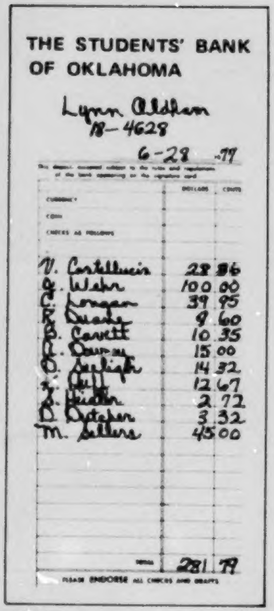
ASSIGNMENT SHEET #2--NOTIFYING CUSTOMER OF ERROR IN DEPOSIT

On the following pages are four deposits with errors. Locate each error and notify the customer of the error using the forms provided. You received these transactions from teller #2.

(NOTE: Cut forms out before completing.)

1.

ASSIGNMENT SHEET #2



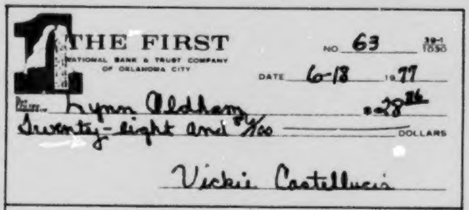
THE STUDENTS' BANK
OF OKLAHOMA

Lynn Oldham
18-4628

6-28 77

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
V. Castellucis	28	86
J. Wehr	100	00
C. Longan	39	95
R. Duane	9	60
B. Cavett	10	35
A. Downey	15	00
D. Seelight	14	32
K. Huff	12	67
S. Heisler	2	72
D. Dretcher	3	32
M. Sellers	45	00
TOTAL	281	79

PLEASE ENDORSE ALL CHECKS AND DRAFTS



THE FIRST
NATIONAL BANK & TRUST COMPANY
OF OKLAHOMA CITY

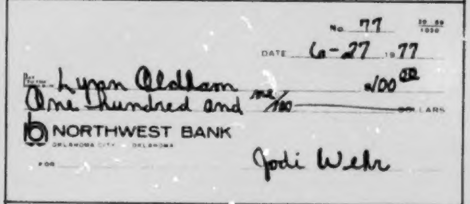
NO. 63

DATE 6-18 1977

PAY TO THE ORDER OF Lynn Oldham $28 86/100

Twenty-eight and 86/100 DOLLARS

Vickie Castellucis



No. 77

DATE 6-27 1977

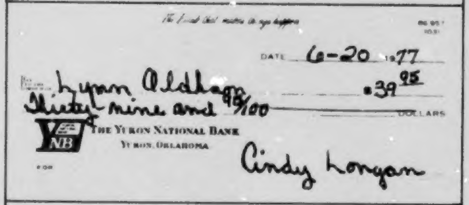
PAY TO THE ORDER OF Lynn Oldham $100 00/100

One Hundred and no/100 DOLLARS

NORTHWEST BANK
OKLAHOMA CITY OKLAHOMA

FOR

Jodi Wehr



The First that makes things happen

DATE 6-20 1977

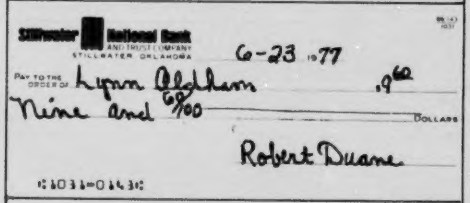
PAY TO THE ORDER OF Lynn Oldham $39 95/100

Thirty-nine and 95/100 DOLLARS

THE YUKON NATIONAL BANK
YUKON, OKLAHOMA

FOR

Cindy Longan



Stillwater National Bank
AND TRUST COMPANY
STILLWATER OKLAHOMA

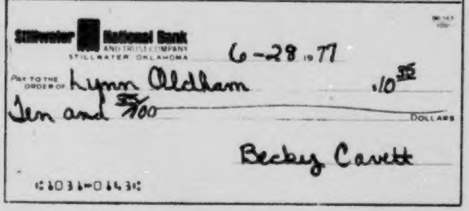
6-23 1977

PAY TO THE ORDER OF Lynn Oldham $9 60/100

Nine and 60/100 DOLLARS

Robert Duane

⑆1031⑉0143⑆



Stillwater National Bank
AND TRUST COMPANY
STILLWATER OKLAHOMA

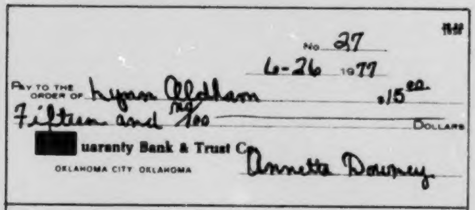
6-28 1977

PAY TO THE ORDER OF Lynn Oldham $10 35/100

Ten and 35/100 DOLLARS

Becky Cavett

⑆1031⑉0143⑆



No. 27

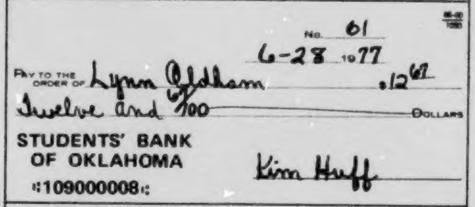
6-26 1977

PAY TO THE ORDER OF Lynn Oldham $15 00/100

Fifteen and no/100 DOLLARS

[redacted] uaranty Bank & Trust Co.
OKLAHOMA CITY OKLAHOMA

Annette Downey



No. 61

6-28 1977

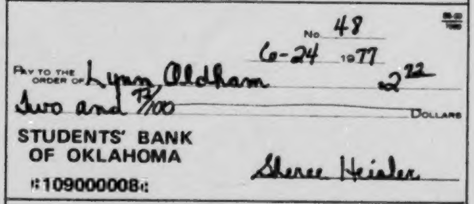
PAY TO THE ORDER OF Lynn Oldham $12 67/100

Twelve and 67/100 DOLLARS

STUDENTS' BANK
OF OKLAHOMA

⑆109000008⑆

Kim Huff



No. 48

6-24 1977

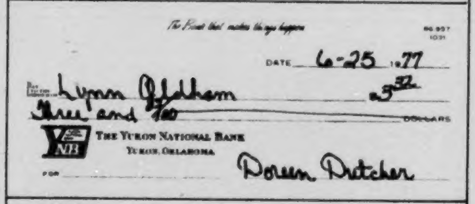
PAY TO THE ORDER OF Lynn Oldham $2 22/100

Two and 72/100 DOLLARS

STUDENTS' BANK
OF OKLAHOMA

⑆109000008⑆

Sheree Heisler



The First that makes things happen

DATE 6-25 1977

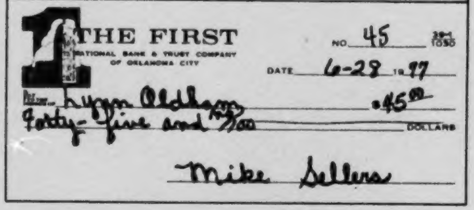
PAY TO THE ORDER OF Lynn Oldham $3 32/100

Three and 32/100 DOLLARS

THE YUKON NATIONAL BANK
YUKON, OKLAHOMA

FOR

Doreen Dretcher



THE FIRST
NATIONAL BANK & TRUST COMPANY
OF OKLAHOMA CITY

NO. 45

DATE 6-28 1977

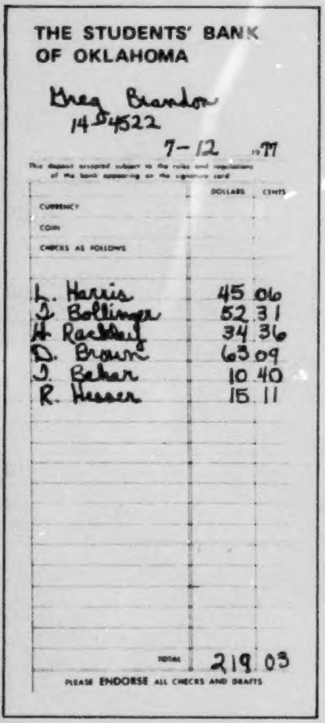
PAY TO THE ORDER OF Lynn Oldham $45 00/100

Forty-five and no/100 DOLLARS

Mike Sellers

2.

ASSIGNMENT SHEET #2



THE STUDENTS' BANK
OF OKLAHOMA

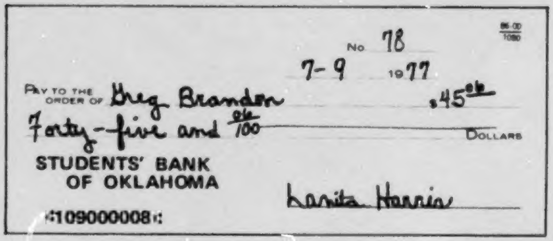
Greg Brandon
14D4522

7-12 1977

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
L. Harris	45	06
T. Bollinger	52	31
H. Rackley	34	36
D. Brown	63	09
T. Behar	10	40
R. Hesser	15	11
TOTAL	219	03

PLEASE ENDORSE ALL CHECKS AND DRAFTS



No. 78 86-00/1030

7-9 1977

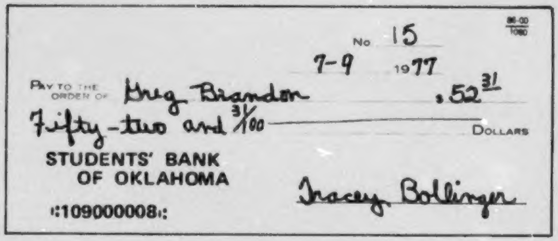
PAY TO THE ORDER OF Greg Brandon $45 06/100

Forty-five and 06/100 DOLLARS

STUDENTS' BANK
OF OKLAHOMA

Lanita Harris

⑆109000008⑆



No. 15 86-00/1030

7-9 1977

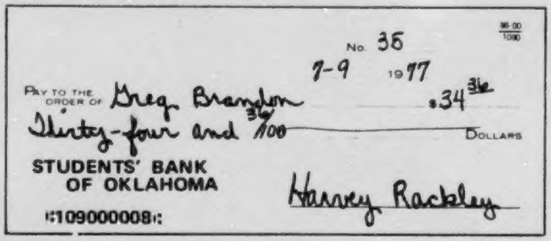
PAY TO THE ORDER OF Greg Brandon $52 31/100

Fifty-two and 31/100 DOLLARS

STUDENTS' BANK
OF OKLAHOMA

Tracey Bollinger

⑆109000008⑆



No. 35 86-00/1030

7-9 1977

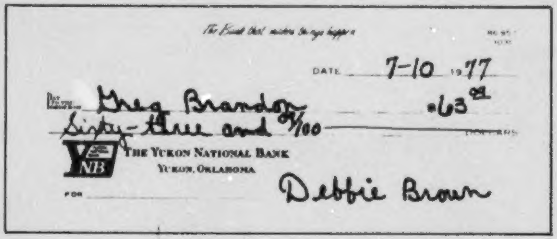
PAY TO THE ORDER OF Greg Brandon $34 36/100

Thirty-four and 36/100 DOLLARS

STUDENTS' BANK
OF OKLAHOMA

Harvey Rackley

⑆109000008⑆



The Bank that makes things happen

DATE 7-10 1977

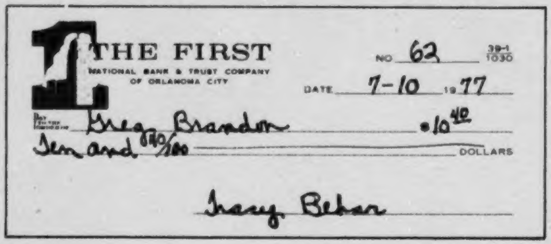
PAY TO THE ORDER OF Greg Brandon $63 09/100

Sixty-three and 09/100 DOLLARS

THE YUKON NATIONAL BANK
YUKON, OKLAHOMA

FOR

Debbie Brown



THE FIRST
NATIONAL BANK & TRUST COMPANY
OF OKLAHOMA CITY

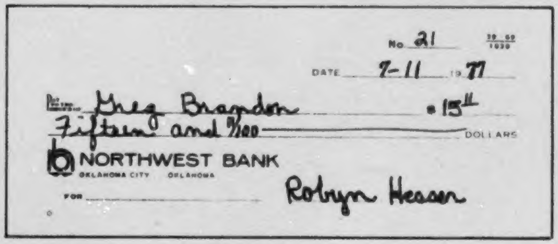
NO. 62 39-1/1030

DATE 7-10 1977

PAY TO THE ORDER OF Greg Brandon $10 40/100

Ten and 40/100 DOLLARS

Tracy Behar



No. 21

DATE 7-11 1977

PAY TO THE ORDER OF Greg Brandon $15 11/100

Fifteen and 11/100 DOLLARS

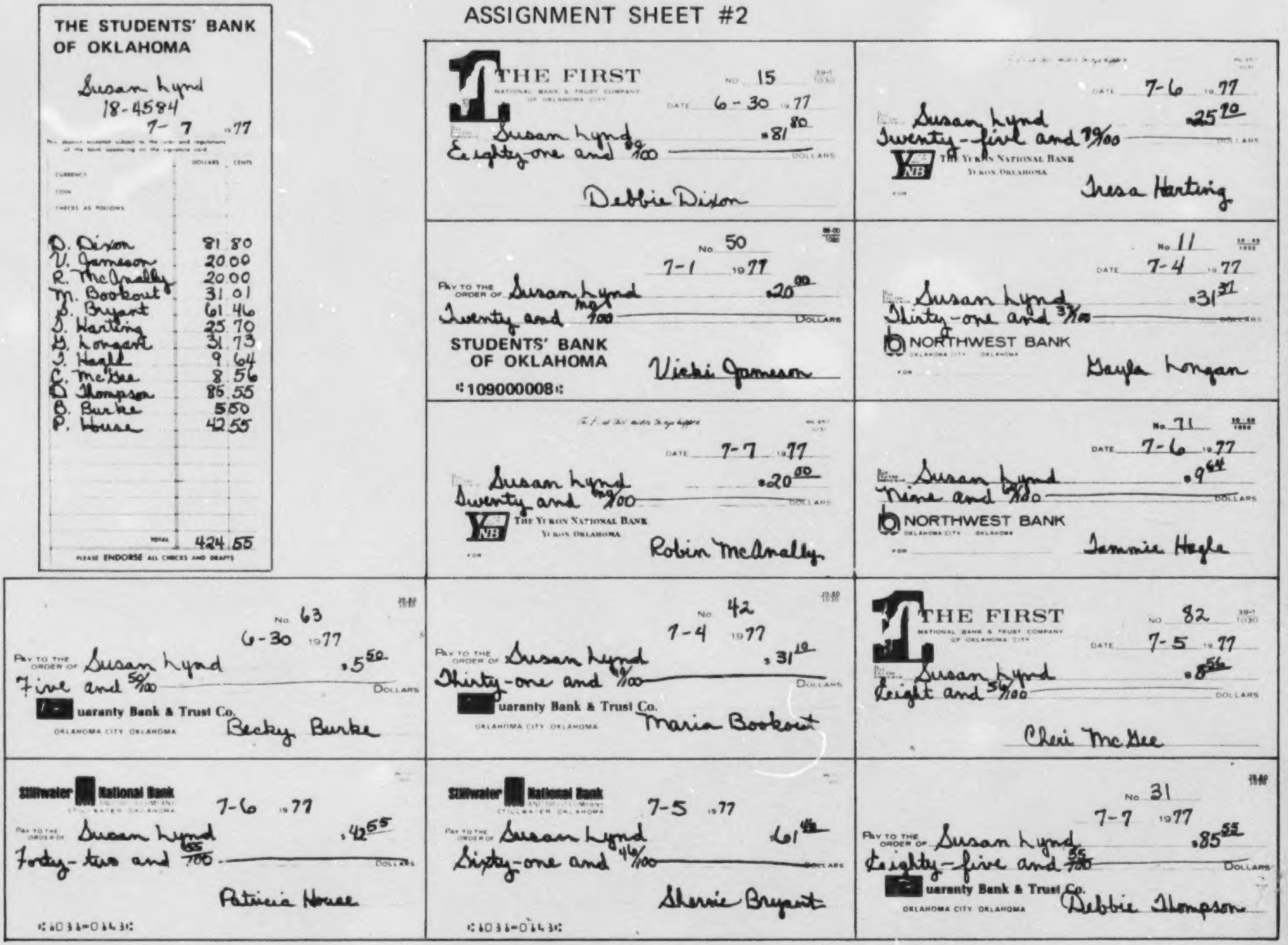
NORTHWEST BANK
OKLAHOMA CITY OKLAHOMA

FOR

Robyn Hesser

3.

ASSIGNMENT SHEET #2



THE STUDENTS' BANK OF OKLAHOMA

Susan Lynd
18-4584
7-7 1977

This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
D. Dixon	81	80
V. Jameson	20	00
R. McAnally	20	00
M. Bookout	31	01
S. Bryant	61	46
T. Harting	25	70
G. Longan	31	73
T. Hagle	9	64
C. McGee	8	56
D. Thompson	85	55
B. Burke	5	50
P. House	42	55
TOTAL	424	55

PLEASE ENDORSE ALL CHECKS AND DRAFTS

THE FIRST
NATIONAL BANK & TRUST COMPANY OF OKLAHOMA CITY
NO 15 39-1/1030
DATE 6-30 1977
Susan Lynd $81 80
Eighty-one and 80/100 DOLLARS
Debbie Dixon

DATE 7-6 1977
Susan Lynd $25 70
Twenty-five and 70/100 DOLLARS
THE YUKON NATIONAL BANK
YUKON, OKLAHOMA
FOR
Tresa Harting

No 50
7-1 1977
PAY TO THE ORDER OF Susan Lynd $20 00
Twenty and no/100 DOLLARS
STUDENTS' BANK OF OKLAHOMA
Vicki Jameson
⑆109000008⑆

No 11
DATE 7-4 1977
Susan Lynd $31 37
Thirty-one and 37/100 DOLLARS
NORTHWEST BANK
OKLAHOMA CITY OKLAHOMA
FOR
Gayla Longan

DATE 7-7 1977
Susan Lynd $20 00
Twenty and no/100 DOLLARS
THE YUKON NATIONAL BANK
YUKON, OKLAHOMA
FOR
Robin McAnally

No 71
DATE 7-6 1977
Susan Lynd $9 64
Nine and 64/100 DOLLARS
NORTHWEST BANK
OKLAHOMA CITY OKLAHOMA
FOR
Tammie Hagle

No 63
6-30 1977
PAY TO THE ORDER OF Susan Lynd $5 50
Five and 50/100 DOLLARS
Guaranty Bank & Trust Co.
OKLAHOMA CITY OKLAHOMA
Becky Burke

No 42
7-4 1977
PAY TO THE ORDER OF Susan Lynd $31 10
Thirty-one and 10/100 DOLLARS
Guaranty Bank & Trust Co.
OKLAHOMA CITY OKLAHOMA
Maria Bookout

THE FIRST
NATIONAL BANK & TRUST COMPANY OF OKLAHOMA CITY
NO 82 39-1/1030
DATE 7-5 1977
Susan Lynd $8 56
Eight and 56/100 DOLLARS
Cheri McGee

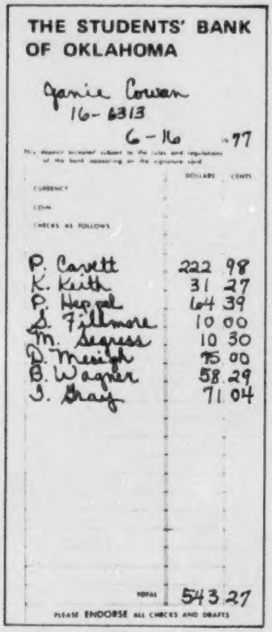
Stillwater National Bank
STILLWATER OKLAHOMA
7-6 1977
PAY TO THE ORDER OF Susan Lynd $42 55
Forty-two and 55/100 DOLLARS
Patricia House
⑆1031⑆0143⑆

Stillwater National Bank
STILLWATER OKLAHOMA
7-5 1977
PAY TO THE ORDER OF Susan Lynd $61 46
Sixty-one and 46/100 DOLLARS
Sherrie Bryant
⑆1031⑆0143⑆

No 31
7-7 1977
PAY TO THE ORDER OF Susan Lynd $85 55
Eighty-five and 55/100 DOLLARS
Guaranty Bank & Trust Co.
OKLAHOMA CITY OKLAHOMA
Debbie Thompson

4.

ASSIGNMENT SHEET #2



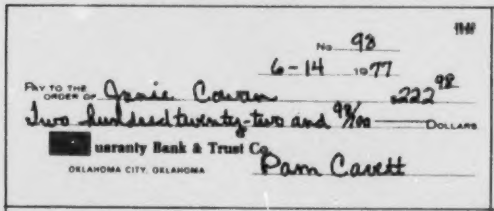
THE STUDENTS' BANK OF OKLAHOMA

Janie Cowan
16-6313
6-16 19 77

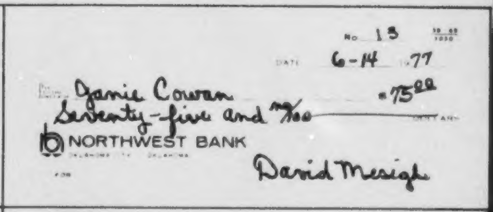
This deposit accepted subject to the rules and regulations of the bank appearing on the signature card

	DOLLARS	CENTS
CURRENCY		
COIN		
CHECKS AS FOLLOWS		
P. Cavett	222	98
K. Keith	31	27
P. Heppel	64	39
S. Fillmore	10	00
M. Segress	10	30
D. Mesigh	75	00
B. Wagner	58	29
T. Gray	71	04
TOTAL	543	27

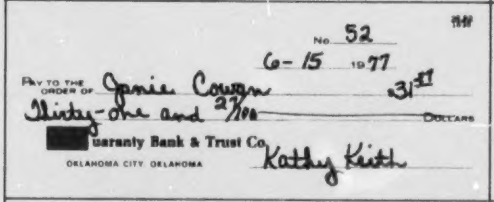
PLEASE ENDORSE ALL CHECKS AND DRAFTS



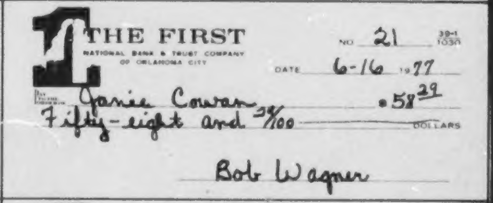
No. 98
6-14 19 77
PAY TO THE ORDER OF Janie Cowan $222 98
Two hundred twenty-two and 98/100 DOLLARS
Guaranty Bank & Trust Co.
OKLAHOMA CITY, OKLAHOMA
Pam Cavett



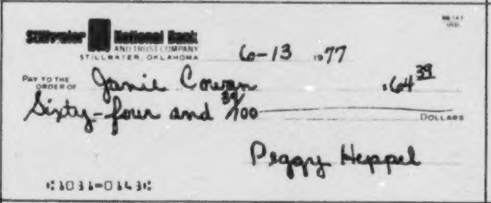
No. 13
DATE 6-14 19 77
PAY TO THE ORDER OF Janie Cowan $75 00
Seventy-five and no/100 DOLLARS
NORTHWEST BANK
OKLAHOMA CITY, OKLAHOMA
FOR
David Mesigh



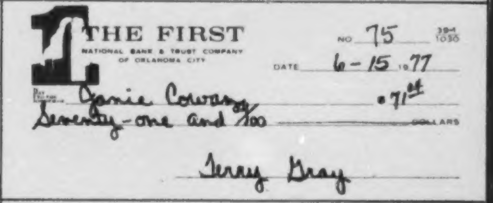
No. 52
6-15 19 77
PAY TO THE ORDER OF Janie Cowan $31 27
Thirty-one and 27/100 DOLLARS
Guaranty Bank & Trust Co.
OKLAHOMA CITY, OKLAHOMA
Kathy Keith



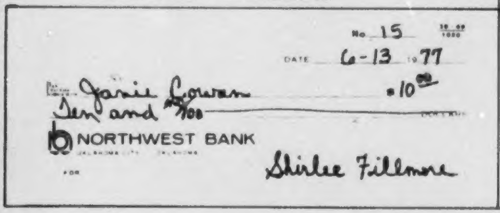
THE FIRST
NATIONAL BANK & TRUST COMPANY OF OKLAHOMA CITY
NO 21 39-1/1030
DATE 6-16 19 77
PAY TO THE ORDER OF Janie Cowan $58 29
Fifty-eight and 29/100 DOLLARS
Bob Wagner



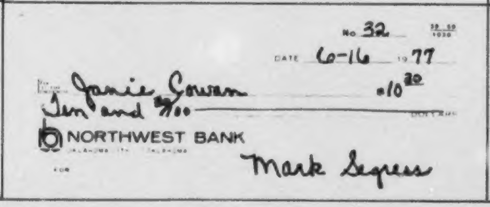
Stillwater National Bank AND TRUST COMPANY
STILLWATER, OKLAHOMA
6-13 19 77
PAY TO THE ORDER OF Janie Cowan $64 39
Sixty-four and 39/100 DOLLARS
Peggy Heppel
⑆1031⑉0143⑆



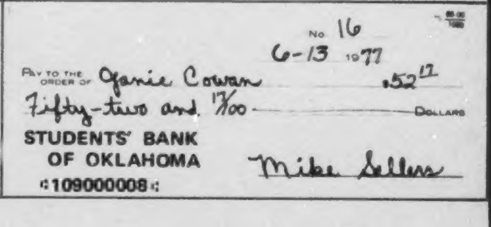
THE FIRST
NATIONAL BANK & TRUST COMPANY OF OKLAHOMA CITY
NO 75 39-1/1030
DATE 6-15 19 77
PAY TO THE ORDER OF Janie Cowan $71 04
Seventy-one and 04/100 DOLLARS
Terry Gray



No. 15
DATE 6-13 19 77
PAY TO THE ORDER OF Janie Cowan $10 00
Ten and 00/100 DOLLARS
NORTHWEST BANK
OKLAHOMA CITY, OKLAHOMA
FOR
Shirlee Fillmore



No. 32
DATE 6-16 19 77
PAY TO THE ORDER OF Janie Cowan $10 30
Ten and 30/100 DOLLARS
NORTHWEST BANK
OKLAHOMA CITY, OKLAHOMA
FOR
Mark Segress



No. 16
6-13 19 77
PAY TO THE ORDER OF Janie Cowan $52 17
Fifty-two and 17/100 DOLLARS
STUDENTS' BANK OF OKLAHOMA
⑆109000008⑆
Mike Sellers

BSL - 337-B

ASSIGNMENT SHEET #2

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date______________________________

____
____
____

Please be advised that your deposit dated________________ totaling $______________ has
RAISED
been LOWERED **$____________ and your account credited in the amount of $____________**

(1) Error in addition/subtraction.

(2) Item drawn by______________________ for $____________ not included in your total.

(3) Item drawn by______________________ for $______________ missing in your deposit.

(4) Item drawn by______________________ for $________ listed by you as $__________.

____
PROOF OPERATOR

BSL - 339-B

ASSIGNMENT SHEET #2

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date____________________

____

____

____

Please be advised that your deposit dated____________ totaling $____________ has
RAISED
been LOWERED **$__________ and your account credited in the amount of $__________**

(1) Error in addition/subtraction.

(2) Item drawn by______________ for $__________ not included in your total.

(3) Item drawn by______________ for $__________ missing in your deposit.

(4) Item drawn by______________ for $________ listed by you as $________.

____
PROOF OPERATOR

ASSIGNMENT SHEET #2

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date______________________

Please be advised that your deposit dated______________totaling $______________ has
RAISED
been LOWERED $__________ and your account credited in the amount of $__________

(1) Error in addition/subtraction.

(2) Item drawn by__________________for $__________ not included in your total.

(3) Item drawn by__________________for $__________missing in your deposit.

(4) Item drawn by__________________for $________ listed by you as $________.

____
PROOF OPERATOR

BSL - 343-B

ASSIGNMENT SHEET #2

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date______________________

____

____

____

Please be advised that your deposit dated____________totaling $__________ has been RAISED / LOWERED $________ and your account credited in the amount of $________

(1) Error in addition/subtraction.

(2) Item drawn by________________for $__________ not included in your total.

(3) Item drawn by________________for $__________missing in your deposit.

(4) Item drawn by________________for $________ listed by you as $________.

____
PROOF OPERATOR

PROOF OPERATIONS
UNIT IV

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. a. $230,000 ($200,000 + $30,000)

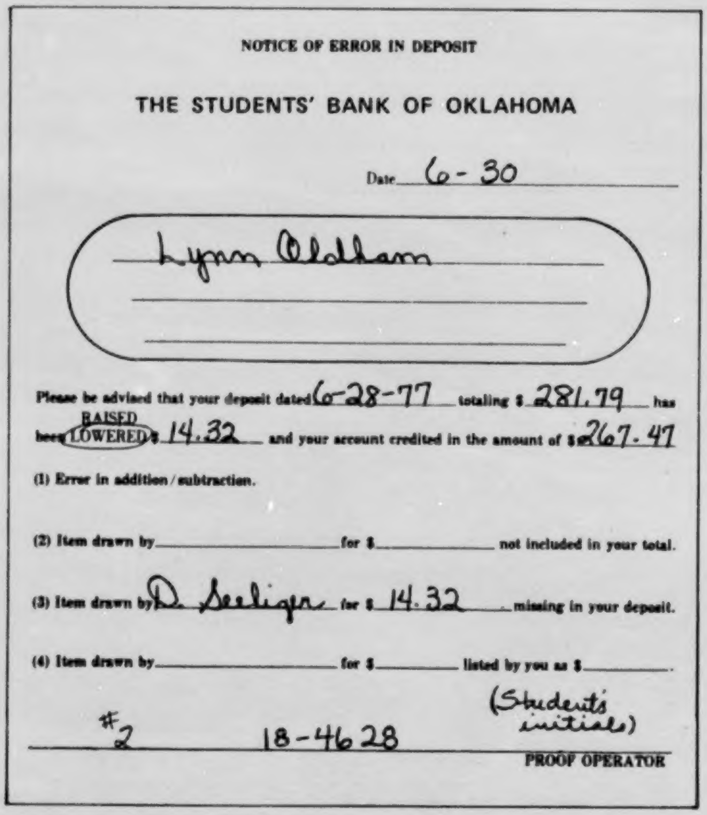
   b. $280,000

$	30,000	Monday's on-other checks with a two-day collection period
	150,000	
	100,000	
$	280,000	

2. $200

Assignment Sheet #2

1.



NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 6-30

Lynn Oldham

Please be advised that your deposit dated 6-28-77 totaling $ 281.79 has been RAISED [✓ LOWERED] $ 14.32 and your account credited in the amount of $ 267.47

(1) Error in addition/subtraction.

(2) Item drawn by ______ for $ ______ not included in your total.

(3) Item drawn by D. Seeliger for $ 14.32 missing in your deposit.

(4) Item drawn by ______ for $ ______ listed by you as $ ______.

#2 18-4628 (Student's initials)

PROOF OPERATOR

346-B

2.

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 7-13-77

Greg Brandon

Please be advised that your deposit dated 7-12-77 totaling $ 219.03 has been [✓ RAISED] LOWERED $ 1.30 and your account credited in the amount of $ 220.33

(1) Error [✓ in addition] / subtraction.

(2) Item drawn by ________ for $ ________ not included in your total.

(3) Item drawn by ________ for $ ________ missing in your deposit.

(4) Item drawn by ________ for $ ________ listed by you as $ ________.

#2 14-4522 (Student's initials)

PROOF OPERATOR

3.

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 7-7-77

Susan Lynd

Please be advised that your deposit dated 7-7-77 totaling $ 424.55 has been RAISED [✓ LOWERED] $ 1.32 and your account credited in the amount of $ 423.23

(1) Error [✓ in addition] / subtraction.

(2) Item drawn by ________ for $ ________ not included in your total.

(3) Item drawn by ________ for $ ________ missing in your deposit.

(4) Item drawn by M. Bookout for $ 31.10 listed by you as $ 31.01.
G. Longan 31.37 31.73

#2 18-4584 (Student's initials)

PROOF OPERATOR

4.

NOTICE OF ERROR IN DEPOSIT

THE STUDENTS' BANK OF OKLAHOMA

Date 6-16-77

Janie Cowan

Please be advised that your deposit dated 6-16-77 totaling $ 543.27 has been [✓ RAISED] LOWERED $ 52.17 and your account credited in the amount of $ 595.44

(1) Error in addition/subtraction.

(2) Item drawn by M. Sellers for $ 52.17 not included in your total.

(3) Item drawn by ____ for $ ____ missing in your deposit.

(4) Item drawn by ____ for $ ____ listed by you as $ ____.

#2 16-6313 (Student's initials)

PROOF OPERATOR

PROOF OPERATIONS
UNIT IV

JOB SHEET #1--OPERATE NCR 775 PROOF SYSTEM

I. Equipment

A. Packet of materials (available from instructor)

B. NCR 775 proof system

C. Correction labels

D. Pencil

E. Rubber bands

II. Procedure

A. Open machine

(NOTE: This procedure is a MUST in proof operations. It establishes that every total was clear before proving work was started. Each bank establishes its own procedures for opening and closing the machine. The following procedure is the one The Students' Bank of Oklahoma will be using.)

1. Check tape supplies

2. Change date under endorser cover

   (NOTE: This date is the endorsement date.)

3. Check activity counter

4. Turn power switch on

5. Turn console switch on

6. Space each pocket-lister tape

7. Index date

   (NOTE: Index date as a six digit number, i.e. two numbers for the month, two numbers for the date, and two numbers for the year.)

8. Index NO FLOAT

9. Index HEADER

10. Index 91 and press TOTAL

JOB SHEET #1

B. Prove transactions

1. Place batch of items on media tray
2. Index amount of first check on amount keyboard
3. Depress proper distribution key

   (NOTE: This is done with the right hand. Once the amount and distribution keys have been indexed, pick the check up from the media tray with the left hand, moving it toward the right, and drop it in the document entry station. The checks in this packet of materials will be sent to the following debit pockets. All checks drawn on out-of-town banks will be sent to pocket 3; all other local checks, pocket 4; and all on-us checks, pocket 2.)

4. Index amount of next check while the amount is being printed in magnetic ink
5. Process each succeeding check in the deposit in the same manner as indicated in steps 2, 3, and 4

   (NOTE: A teller's cash-in ticket is a debit which is handled in the same manner as a check.)

6. Index amount of deposit on amount keyboard

   (NOTE: A teller's cash-out ticket is a credit and should be run before a deposit slip.)

7. Place deposit slip in document entry station
8. Depress distribution key 1

   (NOTE: Pocket 1 is a credit pocket to which all on-us deposit slips are sent. If the deposit is in balance, the amount and float analysis print in magnetic ink on the deposit slip.)

C. Close machine

1. Check through pockets to see that there are no missorts
2. Depress SUBTOTAL to make sure machine is in balance
3. Place batch header in document entry station and transport
4. Depress 1 and TOTAL
5. Place batch header in document entry station and transport

JOB SHEET #1

6. Depress 2 and TOTAL key

   (NOTE: Steps 4 and 6 involve on-us items, checks, and deposits.)

7. Remove items from pocket 1 and place batch header on top of stack

8. Advance pocket 1 tape, tear off, advance tape again, fold so total is showing, place on top of batch header, and rubber band stack

9. Remove items from pocket 2 and place batch header on top of stack

10. Advance pocket 2 tape, tear off, advance tape again, fold so total is showing, place on top of batch header, and rubber band stack

11. Total remaining pockets by depressing corresponding numeral key and TOTAL key

12. Space fanfold paper up

13. Depress 91, NO SORT, and SUBTOTAL

14. Space fanfold paper up

15. Depress 91 and TOTAL

16. Advance each pocket tape, tear off, advance tape again, fold so total is showing, place on top of corresponding stacks, and rubber band

17. Place stacks in numerical order

18. Space fanfold paper up and tear off

19. Turn machine off

20. Film work

21. Clean up work area

PROOF OPERATIONS
UNIT IV

JOB SHEET #2--CHANGE DETAIL POCKET-LISTER TAPE

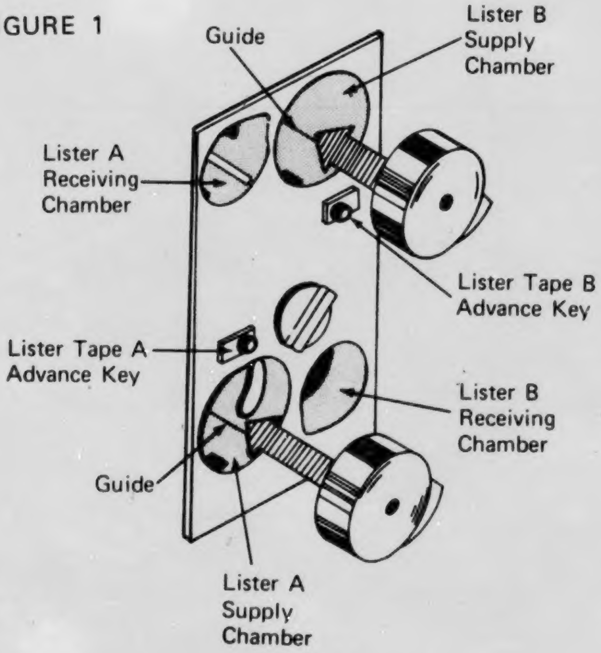
I. Equipment

- A. NCR 775 proof system
- B. NCR detail tape

II. Procedure (Figure 1)

- A. Remove old paper core from supply chamber
- B. Hold Lister Tape Advance key until all remaining lister tape is fed into receiving chamber; then remove tape from receiving chamber
- C. Cut leading edge of new roll of tape on diagonal so pointed corner is to rear of supply chamber
- D. Place new roll of tape in supply chamber with leading edge in front of guide
- E. Hold Lister Tape Advance key until several inches of tape are fed into receiving chamber

FIGURE 1


Guide
Lister B Supply Chamber
Lister A Receiving Chamber
Lister Tape B Advance Key
Lister Tape A Advance Key
Lister B Receiving Chamber
Guide
Lister A Supply Chamber

PROOF OPERATIONS
UNIT IV

JOB SHEET #3--LOAD FANFOLD PAPER

I. Equipment

   A. NCR 775 proof system

   B. Fanfold paper

II. Procedure

   (NOTE: Whenever the fanfold paper reveals a colored stripe, this indicates the paper is low and should be replaced as soon as possible.)

   A. Turn proof system on

   B. Press feed button next to fanfold paper until all paper is removed from printer

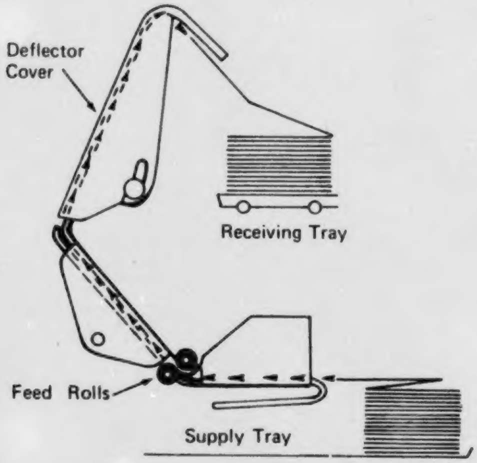
   C. Place stack of fanfold paper on supply tray (Figure 1)

   D. Insert leading edge of first sheet between rollers and tray at point shown (Figure 1)

   E. Press feed button until paper is feeding along indicated path

      (NOTE: The plastic deflector cover should be fully in place. See Figure 1. If the paper does not feed under the bottom of the deflector cover, lift the cover slightly and continue to press the feed button.)

FIGURE 1



PROOF OPERATIONS
UNIT IV

JOB SHEET #4--CHANGE INK ROLL

I. Equipment

A. NCR 775 proof system

B. Ink roll

II. Procedure

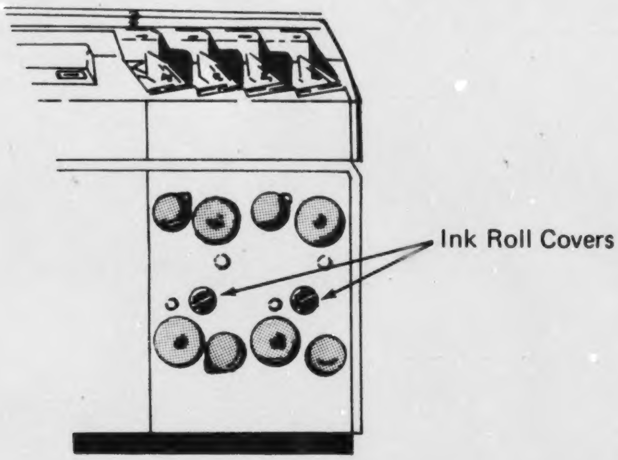
(NOTE: There is one ink roll for each pair of lister printers.)

A. Pull out on ink roll cover and turn counterclockwise until end of roll is completely exposed (Figure 1)

B. Pull old ink roll out and discard

C. Insert new ink roll into well and return cover to its original position

FIGURE 1



PROOF OPERATIONS
UNIT IV

JOB SHEET #5--LOAD ENCODER RIBBON

I. Equipment

  A. NCR 775 proof system

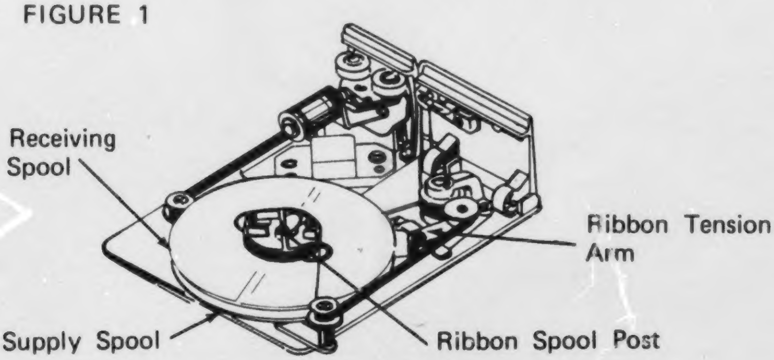
  B. Encoder ribbon

II. Procedure

  A. Raise encoder ribbon door

  B. Move ribbon tension arm to right until latched (Figure 1)

FIGURE 1


Receiving Spool
Ribbon Tension Arm
Supply Spool
Ribbon Spool Post

  C. Turn upper ribbon reel counterclockwise until all ribbon has been wound on takeup or lower ribbon reel (Figure 2)

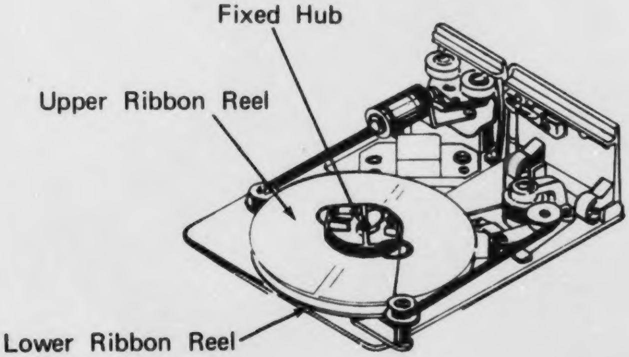

Fixed Hub
Upper Ribbon Reel
Lower Ribbon Reel

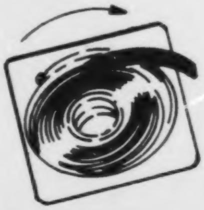
FIGURE 2

  D. Lift spool from hub and discard

JOB SHEET #5

E. Place new spool of ribbon on flat surface and make sure ribbon is wound clockwise (Figure 3)

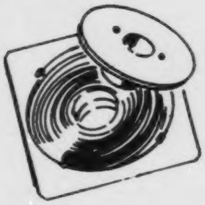
FIGURE 3



F. Remove upper ribbon reel from 775 and put aside

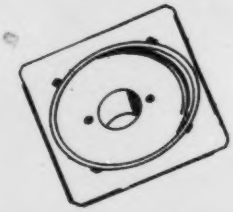
G. Remove lower ribbon reel from 775 and flip over with fixed center hub facing down (Figure 4)

FIGURE 4



H. Press center hub of reel into center of ribbon core (Figure 5)

FIGURE 5



I. Hold tray and ribbon reel together securely and flip reel over so ribbon is up and ready to unwind counterclockwise (Figures 6 and 7)

FIGURE 6

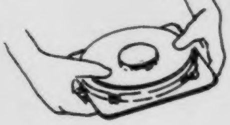
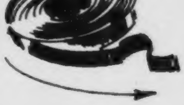


FIGURE 7



J. Discard empty tray

K. Place lower ribbon reel on 775 ribbon drive shaft and remove tape securing outer wrap of ribbon

L. Position instruction card supplied with unit or a blank document in transport track (Figure 8)

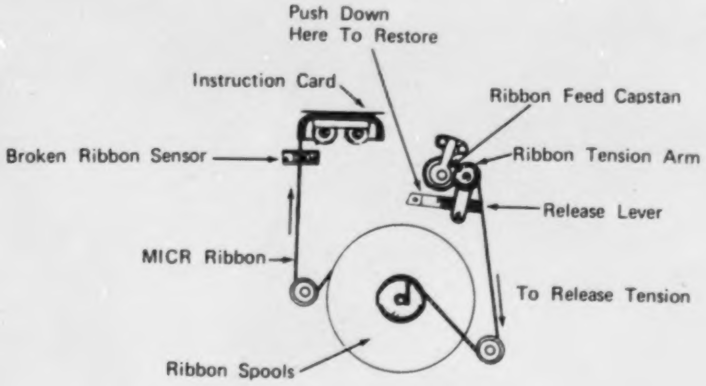
JOB SHEET #5

M. Replace upper ribbon reel and feed ribbon (Figure 8)

N. Return ribbon tension arm to normal position by pressing the release lever (Figure 8)

O. Secure ribbon on takeup hub by turning upper ribbon reel two or three times counterclockwise (Figure 8)

FIGURE 8


Push Down
Here To Restore
Instruction Card
Ribbon Feed Capstan
Broken Ribbon Sensor
Ribbon Tension Arm
Release Lever
MICR Ribbon
To Release Tension
Ribbon Spools

P. Remove instruction card and close encoder ribbon door

Q. Continue work

BSL - 363-B

PROOF OPERATIONS
UNIT IV

TEST

NAME ______________________________ SCORE ________________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. All work going to proof department

_____b. Indicates number arrangement

_____c. Deposits and cash-in tickets

_____d. Checks and cash-out tickets

_____e. Permits automatic handling of checks and other documents by electronically reading characters printed on documents in special magnetic ink

_____f. Process for testing accuracy of previous operation; applied to the proof sheet; method by which a transaction is proved

_____g. Cash items which are payable outside the town or city of the bank receiving them for credit to customers' accounts

_____h. Itemized list of cash and other funds which depositors present for credit to their accounts

_____i. Endorsement stamped on back of items passing through the bank

_____j. Group of deposits or other items which are proved in one operation

_____k. Helps control large volumes of checks passing through the proof department

_____l. Imprinting MICR characters on checks, deposits, and other documents

_____m. Classified as source, input, and output

1. Proof
2. Bank endorsement
3. Index
4. Transit items
5. Media
6. Deposit slip
7. Debit
8. Credit
9. Encoding
10. Magnetic ink character recognition (MICR)
11. Batch
12. Cut pockets
13. Transactions

______n. Letter or form of deposit slip on which a bank lists and describes transit items forwarded to another bank

______o. Draft drawn on a bank by a depositor and payable on demand

______p. Any person, firm, corporation, or association that has placed money in a bank to be credited to their account

______q. Machine designed to prove all deposits and credits and to sort and distribute debits to individual sorting compartments

______r. Number which facilitates the handling and routing of transit items drawn on banks that remit at par throughout the United States

______s. System of bank numbers whereby each bank in the United States and territories is provided with a definite number of its own which constitutes a numerical name used only by that bank

______t. Items, commonly checks, which a bank accepts for immediate credit to depositors' accounts

______u. Department of a bank charged with the duties of sorting, distributing, and proving all transactions arising from the operations of the bank

______v. Flexible term broad enough to include any instrument payable in money

______w. Number which indicates a particular bank and its location under the ABA numerical system

______x. Amount of float in a specific depositor's account

______y. Function which proves that the sum of items is equal to total amount on customer's deposit slip

14. ABA numerical system
15. Check routing symbol
16. Proof machine
17. Depositor
18. Transit letter
19. Check
20. Proof department
21. Cash items
22. Item
23. Uncollected funds
24. Proof of deposit
25. ABA transit number

_____z. Term applied to checks by the bank on which they are drawn

____aa. That portion of a bank's total deposits which represents cash items in the process of collection

____bb. Items received by a bank subject to collection before proceeds are credited to depositors' accounts

____cc. Number of days required for receipt of payment or notice of dishonor of a cash item in the process of collection

____dd. Printing on the blank checks supplied by the bank

____ee. Code that tells the computer how to pay items

26. On-us checks
27. Float
28. Collection time
29. Collection items
30. Imprinting
31. Tran code

2. List characteristics of the NCR 775 proof system.

a. ____

____

b. ____

____

c. ____

____

d. ____

____

e. ____

____

f. ____

____

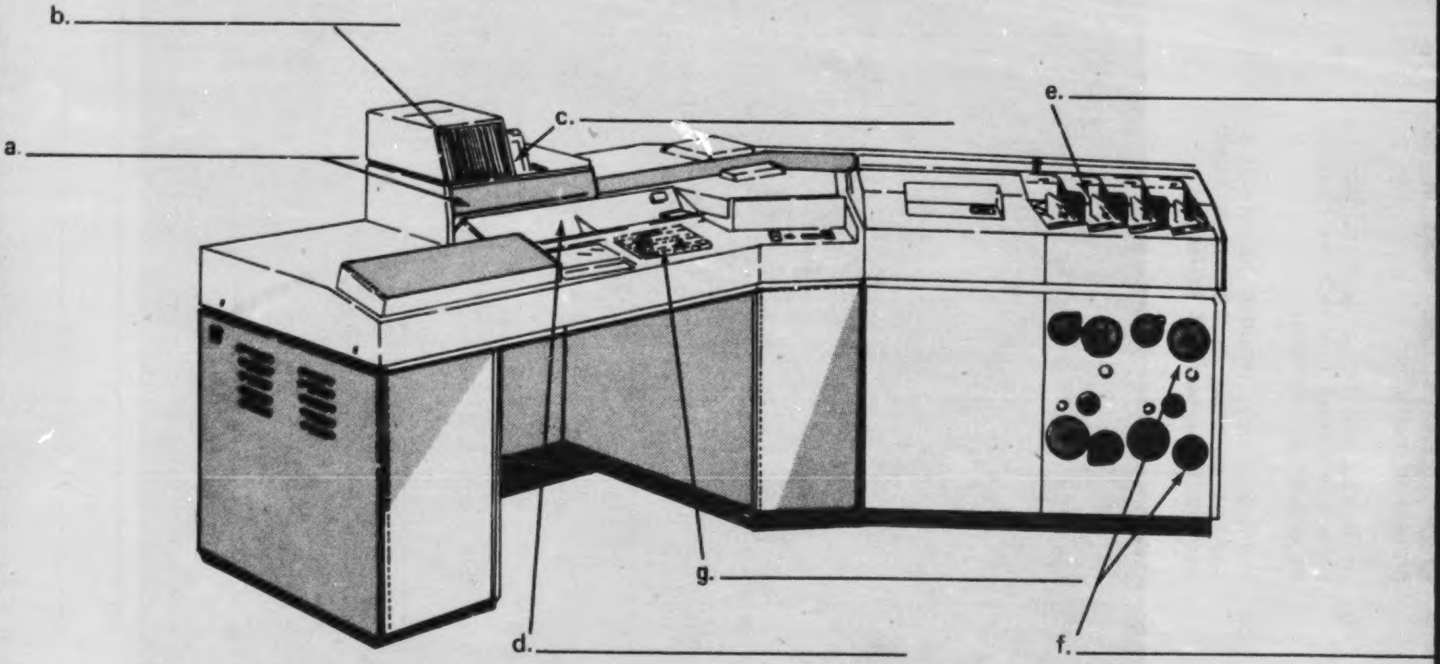
g. ____

____

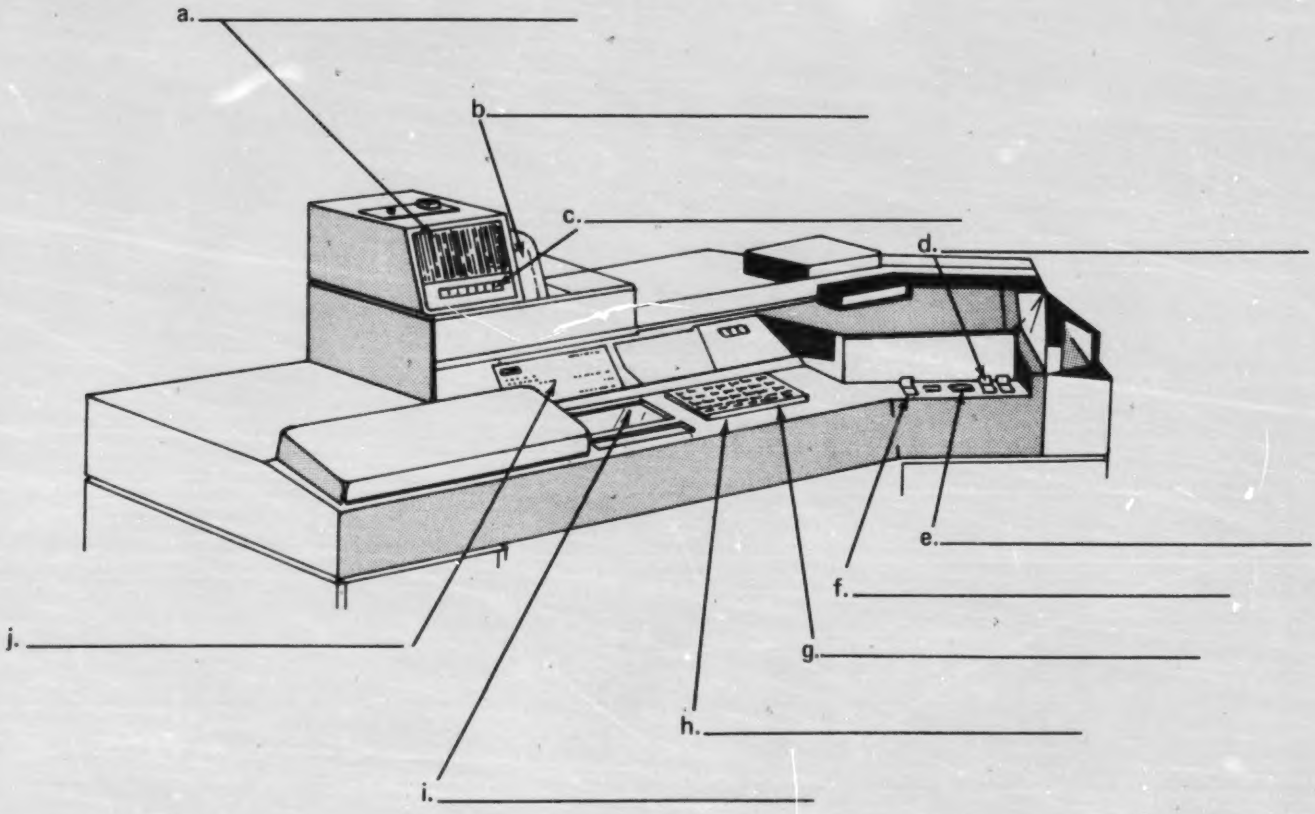
h. ____

____

3. Identify the basic components of the NCR 775 proof system shown below. Write the correct names in the blanks provided.



4. Identify the parts of the NCR 775 proof system as shown below. Write the correct names in the blanks provided.



5. Match parts of the NCR 775 proof system on the right to their purposes/functions by placing the appropriate numbers in the blanks provided.

_____a. Displays operating status of system through series of messages; houses less frequently used control keys

_____b. Turns power off to pockets rather than completely cutting power to machine

_____c. Prints amount on item automatically

_____d. Buffered 10-key numeric cluster with single and double zeroes; provides a 12 digit amount field

_____e. Holds work to be processed

_____f. Manually operated switch for turning the main power supply on or off

_____g. Provides grand total of all items processed

_____h. Records a complete, chronological, printed record of every item; shows comparison of a depositor's listing on a deposit slip to the machine-recorded entries made by operator; shows float count

_____i. Controls item amounts distributed to designated pocket; controls sorting to related pocket; controls printing of amount on both the fanfold paper and detail pocket-lister tape

_____j. Sends items automatically to specific sort pocket

_____k. Automatically positions item to receive MICR imprinting of item's amount

1. Media tray
2. Document entry station and transport
3. Fanfold paper
4. On-off power switch
5. On-off console switch
6. Repeat distribution switch
7. Repeat data switch
8. Item counter
9. Distribution key
10. Data entry keyboard
11. Control and display panel

6. Match control and display panel keys on the right to their purposes/functions by placing the appropriate numbers in the blanks provided.

_____a. Puts unit in adding machine mode; does not affect current proof conditions

_____b. Light as corresponding function key is pressed to designate field in which indexed data has been stored; remain lighted until transaction is completed

_____c. Permits operator to override encoding or check-digit verification failures; clears processing errors; avoids being able to total a pocket when in error

_____d. Lights for machine-detected processor malfunctions

_____e. Lights when 250 items have been sorted to pocket; remains on until items are removed from pocket

_____f. Lights following error transfer to remind operator of error in current batch

_____g. Lights if programming error is detected; lights if unit is not physically configured for program being loaded

_____h. Flashes to inform operator that proof total is out of balance

_____i. Lights when MICR encoding ribbon has run out; indicates MICR ribbon has broken

_____j. Inhibits printing of endorsement; inhibits printing of bank stamp, if included in unit

_____k. Lights when unit is ready to accept data input from keyboard

_____l. Lights to inform operator of machine-detected encoding error; inhibits processing until condition is cleared by pressing OVRD to pocket item

1. ADD
2. SERIAL NO, BANK NO, ACCT NO, TRAN CODE
3. NONENDOR
4. REPEAT DATA/DISTR
5. LOAD PROG
6. POCKT FULL
7. KEYBD RDY
8. OVRD
9. DOC REQ
10. PROOF
11. POCKT
12. ENTRY
13. STORD
14. ENCOD
15. RIBBON
16. PROC

______m. Flashes when document is sorted to wrong pocket on multipocket units; flashes when document fails to enter any pocket

______n. Permits operator to repeat encoding for successive items; permits operator to repeat distribution number for successive items

______o. Lights to inform operator that document must be inserted in transport to continue processing

______p. Flashes to inform operator of simultaneous data key depressions, illegal function key combinations, keyboard buffer overflow, illegal characters in field, invalid distribution number entry, or check-digit verification failure; lights during program-write operation if write error is detected

7. Match function control keys on the right to their purposes/functions by placing the appropriate numbers in the blanks provided.

______a. Indicates previously indexed amount is a debit

______b. Designates area in encoding area where indexed characters are to be stored; designates document field in which indexed characters are to be encoded

______c. Eliminates need for corrective entry to offset each reverse entry

______d. Causes symbol to be inserted in buffer

______e. Causes selected total to print on fanfold; clears selected total

______f. Prevents encoding on a field-by-field basis

______g. Pressing this key during debits indicates indexed amount was a credit which initiates processing of the item; previously indexed item is interpreted as distribution code if amount key is pressed prior to pressing this key

1. TOTAL
2. NONENCODE
3. SERIAL NO, BANK NO, ACCT NO, TRAN CODE
4. DASH
5. DIST (CREDIT)
6. DEBIT
7. ERR REL

_____h. Permits operator to bypass proof error temporarily

_____i. Prevents arithmetic operations, encoding, and endorsing; prints NA on journal with the item when this occurs

_____j. Used during system startup; prints operator-indexed header information on fanfold paper

_____k. Causes current buffer position to be bypassed

_____l. Used to correct item entered with an erroneous amount; reverses all totals affected by entry

_____m. Overrides float count programmed for item; is used during daily startup to indicate that group of six indexed digits is to be interpreted as date

_____n. Causes selected total to print on fanfold; does not clear selected total

_____o. Permits operator to erase partial numeric entry from input buffer; permits operator to reset keyboard error conditions

_____p. Permits system to be operated without documents; prints NS on fanfold when this occurs

8. NONADD
9. ERR STORE
10. HEADER
11. NO SORT
12. NO FLOAT
13. CLEAR
14. REV ENT
15. SUBTOTAL
16. SPACE

8. Discuss in a short paragraph the MICR imprinting of float analysis with item count on deposit slips.

9. Discuss in a short paragraph the endorser unit.

____
____
____
____
____
____
____
____
____
____

10. List in order the steps for changing current date/year.

a. ____
b. ____
c. ____
d. ____
e. ____

11. List in sequence the path of an item through the NCR 775 proof system.

a. ____
b. ____
c. ____

12. Select from the list below characteristics of the individual pockets by placing an "X" in the appropriate blanks.

_____a. Capacity for approximately 300 items

_____b. Items are stacked in reverse order

_____c. Items are stacked face down

_____d. POCKT FULL light illuminates when pocket is full

_____e. Automatically releases itself when filled to capacity _____f. Machine is inoperative except for TOTAL operation

_____g. Items are grouped from left to right

_____h. Capacity for approximately 250 items

_____i. Items are grouped in same order as they appear on pocket-lister tape

_____j. Items are stacked face up

13. Arrange in order the procedure to total out a full pocket. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Press pocket-lister tape button

_____b. Index number of pocket

_____c. Place rubber band around stack

_____d. Remove items from filled pocket

_____e. Insert batch header in document entry station

_____f. Remove tape and place on top of items taken from pocket

_____g. Depress TOTAL key

14. Discuss in a short paragraph the detail pocket-lister tape printer.

____

____

____

____

____

____

____

____

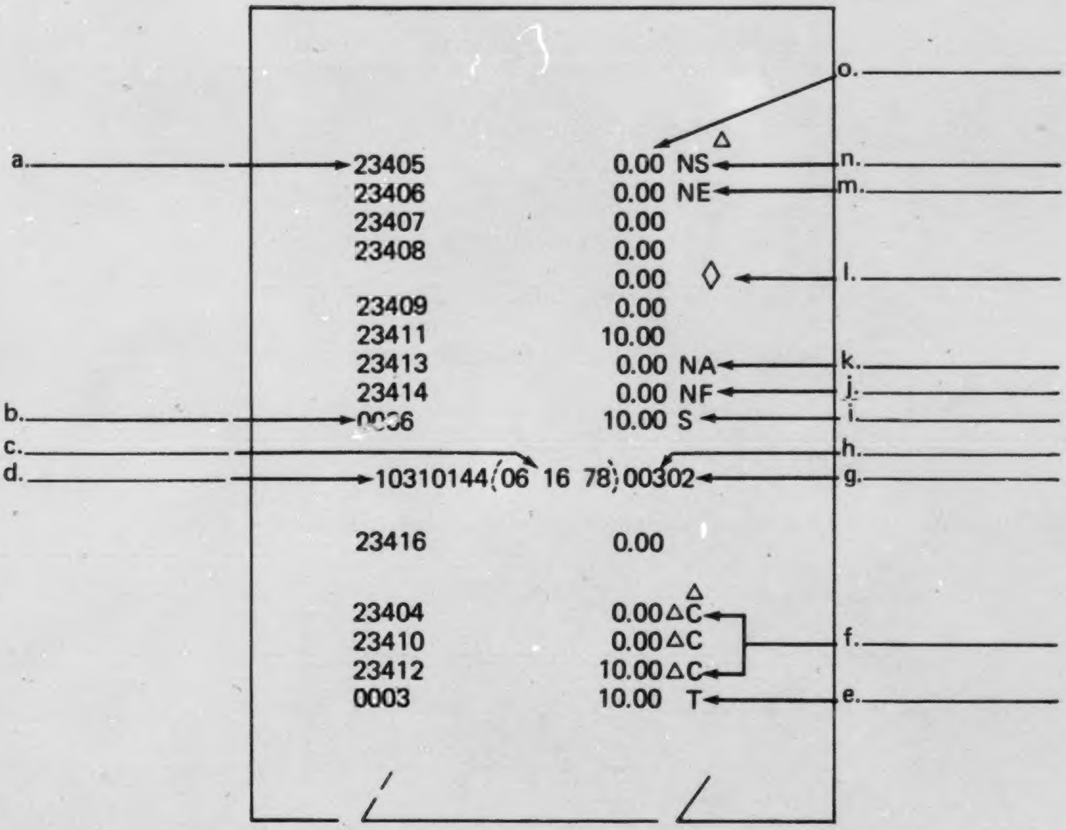
____

____

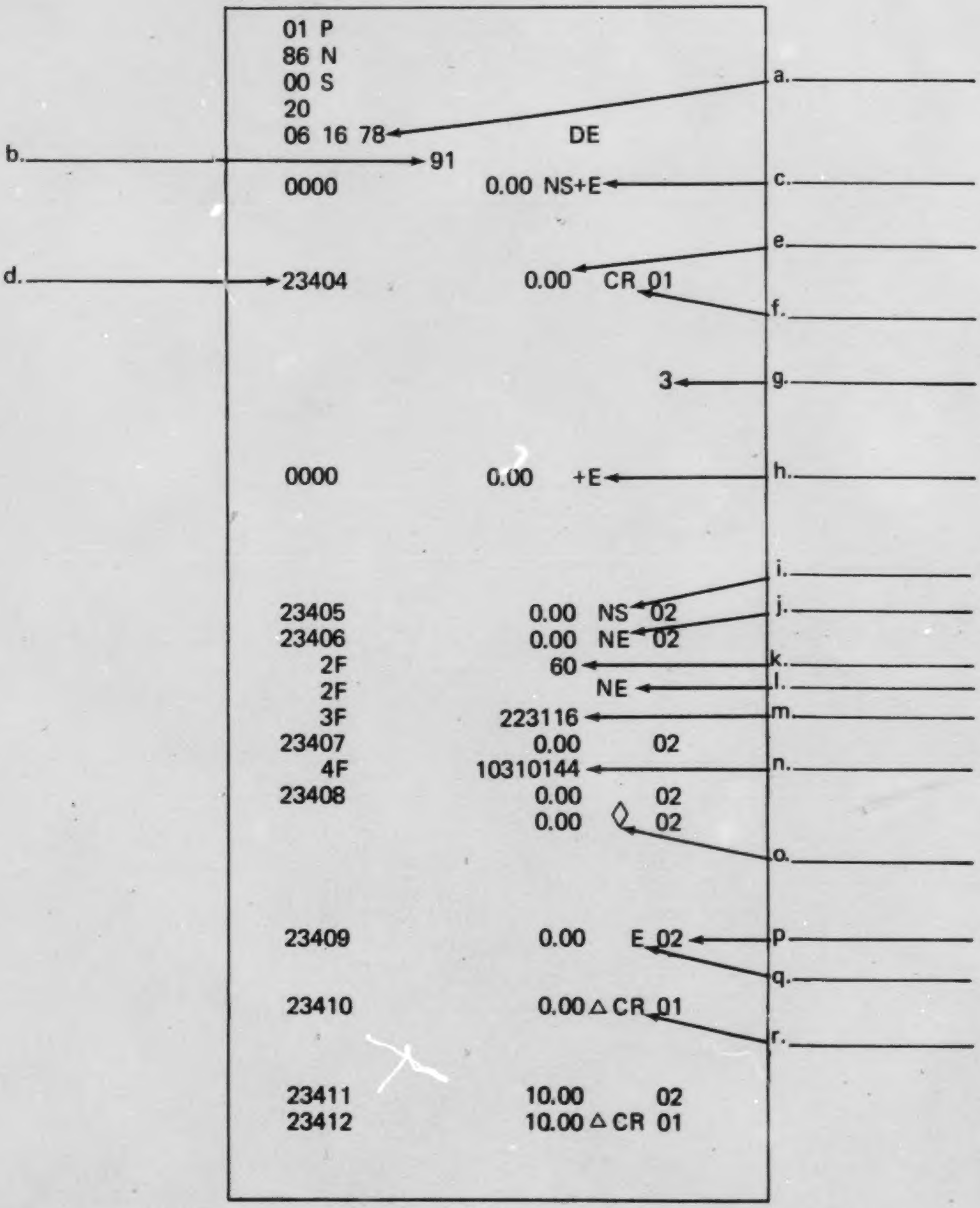
____

____

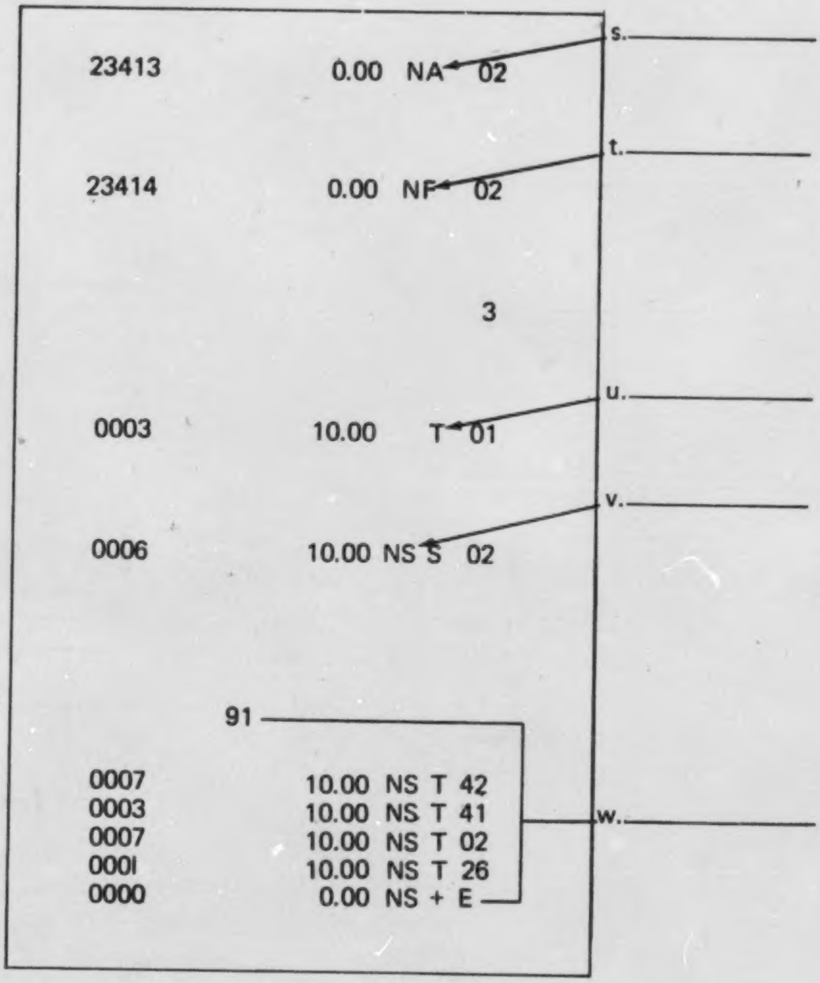
15. Identify the printing on the detail pocket-lister tape as shown below.


a.
b.
c.
d.
23405 0.00 NS
23406 0.00 NE
23407 0.00
23408 0.00
0.00 ◊
23409 0.00
23411 10.00
23413 0.00 NA
23414 0.00 NF
0036 10.00 S
10310144 06 16 78 00302
23416 0.00
23404 0.00 △C
23410 0.00 △C
23412 10.00 △C
0003 10.00 T
o.
n.
m.
l.
k.
j.
i.
h.
g.
f.
e.

16. Identify the printing on the fanfold paper as shown below.



```
01 P
86 N
00 S
20
06 16 78              DE
                91
0000              0.00 NS+E

23404                0.00   CR 01

                            3

0000              0.00     +E

23405                0.00  NS  02
23406                0.00  NE  02
   2F                  60
   2F                      NE
   3F              223116
23407                0.00       02
   4F            10310144
23408                0.00       02
                     0.00  ◊    02

23409                0.00    E 02

23410                0.00△CR 01

23411               10.00       02
23412               10.00△CR 01
```



```
23413            0.00 NA  02

23414            0.00 NF  02

                          3

0003            10.00   T 01

0006            10.00 NS S 02



           91
0007            10.00 NS T 42
0003            10.00 NS T 41
0007            10.00 NS T 02
000I            10.00 NS T 26
0000             0.00 NS + E
```

17. Match control panel keys on the right to the specific situations they indicate.

______a. Document has failed to sort to pocket

______b. Operator attempted to encode auxiliary field on 6-inch or smaller document; unit detected encoding error

______c. Requires document be inserted in transport at this point

______d. Two or more keys pressed simultaneously; function keys pressed out of sequence; invalid characters entered in field; entry exceeds buffer capacity; invalid distribution number indexed; check-digit verification failed

______e. Error; proof total out of balance

______f. Encoding ribbon broken; encoding ribbon has run out

______g. Program in memory not intact; unit missing one or more hardware features required by program

______h. Two hundred fifty (250) items have been sorted to pocket

1. DOC REQ
2. ENTRY (flashing)
3. ENCOD (flashing)
4. POCKT (flashing)
5. LOAD PROG/ENTRY
6. POCKT FULL
7. PROOF (flashing)
8. RIBBON (flashing)

18. Match control panel keys on the right to the operator responses needed. Place the appropriate numbers in the blanks provided.

______a. Normally cut slip when clearing pockets

______b. Clear error

______c. Retrieve document; place document behind last item in pocket; press RESET switch

______d. No mandatory response

______e. Press OVRD to clear condition and pocket document if necessary

______f. Reload program; notify supervisor if reloading fails

______g. Replace or rethread ribbon; press OVRD

______h. Subtotal to determine how much in error

1. LOAD PROG/ENTRY
2. POCKT FULL
3. DOC REQ
4. PROOF (flashing)
5. POCKT (flashing)
6. ENTRY (flashing)
7. ENCOD (flashing)
8. RIBBON (flashing)

19. List reasons a machine might fail to operate.

a. ____

b. ____

20. Arrange in order the procedure for retrieving item stopped in encoding, stopped in endorser or stamp area, and/or if document fails to enter pocket. Place a "1" in front of the first step, a "2" in front of the second step, and so on.

_____a. Pull document through area from left to right and remove it

_____b. Raise lids on encoder and endorser wells

_____c. Push RESET switch before continuing

21. List in order the essential steps in initiating correction procedures for checks and deposits.

a. ____

b. ____

c. ____

____

22. Arrange in order the procedure to correct an error made on a deposit slip. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Place correction label over MICR encoding on deposit slip

_____b. Place deposit slip in document entry station

_____c. Index incorrect amount on keyboard

_____d. Depress SUBTOTAL

_____e. Depress SUBTOTAL as evidence that the error has been corrected

_____f. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

_____g. Retrieve deposit slip

_____h. Index correct amount of the deposit

_____i. Depress REV ENT and then distribution key

_____j. Continue work if deposit balances

_____k. Depress proper distribution key

23. Name types of errors commonly made by depositors.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

24. Arrange in order the procedure to correct depositor's error in addition of items listed on deposit slip. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Index incorrect amount on keyboard

_____b. Depress SUBTOTAL as evidence that the error has been corrected

_____c. Add amounts from deposit slip using an adding machine

_____d. Place correction label over MICR encoding on deposit slip

_____e. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

_____f. Fill out notice of error in deposit to be mailed to customer

_____g. Continue work

_____h. Place deposit slip in document entry station

_____i. Depress SUBTOTAL

_____j. Index correct amount of the deposit

_____k. Compare adding machine tape total to total on deposit slip

_____l. Retrieve deposit slip

_____m. Depress REV ENT and then distribution key

_____n. Depress proper distribution key

25. Arrange in order the procedure to correct a check listed for the incorrect amount. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Place deposit slip in document entry station

_____b. Depress SUBTOTAL as evidence that the error has been corrected

_____c. Replace check in pocket

_____d. Examine item

_____e. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items _____f. Depress proper distribution key

_____g. Index the incorrect amount of the deposit slip on keyboard

_____h. Continue work

_____i. Depress SUBTOTAL

_____j. Place correction label over MICR encoding on deposit slip

_____k. Fill out notice of error in deposit to be mailed to customer

_____l. Retrieve deposit slip

_____m. Depress REV ENT and then deposit distribution key

_____n. Retrieve check by tracer number indicated on fanfold paper

26. Arrange in order the procedure to correct a check listed on a deposit slip but not included in the deposit and a check included in the deposit but not listed on the deposit slip. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Examine item

_____b. Fill out notice of error in deposit to be mailed to customer

_____c. Retrieve check by tracer number indicated on fanfold paper

_____d. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

_____e. Index correct amount of deposit

_____f. Replace check in pocket

_____g. Depress SUBTOTAL

_____h. Continue work

_____i. Depress REV ENT and then deposit distribution key

_____j. Place deposit slip in document entry station

_____k. Index the incorrect amount of the deposit slip on keyboard

_____l. Retrieve deposit slip

_____m. Depress SUBTOTAL as evidence that the error has been corrected

_____n. Place correction label over MICR encoding on deposit slip

_____o. Depress proper distribution key

27. Arrange in order the procedure for notifying customer of error in deposit. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Place the depositor's account number, if available from deposit slip, in the middle of the line at the bottom of the notice

______b. Write customer's name on first line

______c. Circle whether deposit was raised or lowered

______d. Write down total of deposit as listed by customer

______e. Initial form to show who made the correction

______f. Fill in current date

______g. Write amount actually credited to depositor's account

______h. Write down amount that deposit was changed

______i. Complete one of the four types of errors as shown on notice

______j. Fill in date as given on deposit slip

______k. Place teller number to the left side of the line at the bottom of the notice

28. Demonstrate the ability to:

a. Operate NCR 775 proof system.

b. Change detail pocket-lister tape.

c. Load fanfold paper.

d. Change ink roll.

e. Load encoder ribbon.

(NOTE: If these activities have not been accomplished prior to the test, ask your instructor when they should be completed.)

PROOF OPERATIONS
UNIT IV

ANSWERS TO TEST

1. a. 13
b. 3
c. 8
d. 7
e. 10
f. 1
g. 4
h. 6
i. 2
j. 11
k. 12
l. 9
m. 5
n. 18
o. 19
p. 17
q. 16
r. 15
s. 14
t. 21
u. 20
v. 22
w. 25
x. 23
y. 24
z. 26
aa. 27
bb. 29
cc. 28
dd. 30
ee. 31

2. a. Proves accuracy of each transaction
b. MICR-encodes each document
c. Distributes all items to proper receiving pocket and audit control total
d. Applies bank endorsement
e. Prepares a master journal
f. Accumulates and MICR-encodes float analysis
g. Retains proof error for subsequent correction
h. Expedites increasing volumes of bank items to their final destination

3. a. Transport
b. System control panel
c. Fanfold paper
d. Document entry station

e. Receiving pockets
f. Lister printers
g. Data and function keyboard

4. a. Control and display panel
b. Fanfold paper
c. Repeat data and distribution switches
d. Console switch
e. Item counter
f. On-off power switch
g. Data entry keyboard and distribution keys
h. Function control keys
i. Media tray
j. Document entry station

5. a. 11
b. 5
c. 7
d. 10
e. 1
f. 4
g. 8
h. 3
i. 9
j. 6
k. 2

6. a. 1
b. 2
c. 8
d. 16
e. 6
f. 13
g. 5
h. 10
i. 15
j. 3
k. 7
l. 14
m. 11
n. 4
o. 9
p. 12

7. a. 6
   b. 3
   c. 7
   d. 4
   e. 1
   f. 2
   g. 5
   h. 9
   i. 8
   j. 10
   k. 16
   l. 14
   m. 12
   n. 15
   o. 13
   p. 11

8. Discussion should include:

   a. Tran code is printed in magnetic ink immediately to the left of the amount field reserved for MICR amount printing

   b. If the deposit is in balance, the total amount of uncollected funds imprints in the bank number field on the deposit slip

   c. If the deposit is in balance, the item count will imprint in the bank number field on the deposit slip

9. Discussion should include:

   a. Located to the right side of the document entry tray where the pockets join

   b Functions to print or nonprint an endorsement on all documents passing through proof system

   c. Comprised of five-digit consecutive numbers, date, four-digit identification number, and bank log or endorsement

10. a. Raise endorser unit cover

   b. Set the month by turning knob clockwise against plate showing numbers 1-12

   c. Change days 10-30 by turning knob clockwise showing numbers 1-3 and hyphens

   d. Change days 1-9 by turning next knob clockwise showing numbers 0-9

   e. Change year by turning knob farthest from plate clockwise

11. a. Item is MICR-imprinted in document entry station

   b. Item is endorsed in endorser unit

   c. Item is carried to proper pocket through transport system

12. a, d, f, g, i

13. a. 5
    b. 2
    c. 7
    d. 4
    e. 1
    f. 6
    g. 3

14. Discussion should include:
    a. Contains NCR detail tape for number of pockets being used
    b. Located below pockets
    c. Distribution key activates associated detail pocket-lister tape to print the amount and, on some operations, a symbol
    d. Receptacle for expended tapes is located above or below each pocket tape

15. a. Tracer numbers
    b. Number of items sent to pocket
    c. Date
    d. Bank number
    e. Total
    f. Credit in balance
    g. Pocket number
    h. Machine number
    i. SUBTOTAL
    j. NO FLOAT
    k. NONADD
    l. REV ENT
    m. NONENCODE
    n. NO SORT
    o. Transaction amounts

16. a. Date
    b. No float HEADER
    c. NO SORT-TOTAL
    d. Transaction amounts
    e. Tracer numbers
    f. Credit
    g. Header-machine number
    h. SUBTOTAL or error reading
    i. NO SORT
    j. NONENCODE

k. TRAN CODE

l. NONENCODE, TRAN CODE

m. Account number

n. Bank number

o. REV ENT

p. Pocket number

q. ERR REL

r. Credit in balance

s. NONADD

t. NO FLOAT

u. Total pocket

v. NO SORT-SUBTOTAL

w. 91 TOTAL to total out machine

17. a. 4
b. 3
c. 1
d. 2
e. 7
f. 8
g. 5
h. 6

18. a. 3
b. 6
c. 5
d. 2
e. 7
f. 1
g. 8
h. 4

19. a. Endorser cover open
b. MICR ribbon cover open

20. a. 2
b. 1
c. 3

21. a. Depress SUBTOTAL
    b. Retrieve deposit slip
    c. Compare deposit slip to fanfold paper, visually checking item for item in the listing of items

22. a. 6
    b. 9
    c. 4
    d. 1
    e. 10
    f. 3
    g. 2
    h. 7
    i. 5
    j. 11
    k. 8

23. a. Error made in addition of items listed in deposit
    b. Check listed for incorrect amount
    c. Check listed on deposit slip but not included in the deposit
    d. Check included in the deposit but not listed on the deposit slip

24. a. 6
    b. 12
    c. 4
    d. 8
    e. 3
    f. 13
    g. 14
    h. 11
    i. 1
    j. 9
    k. 5
    l. 2
    m. 7
    n. 10

25. a. 11
    b. 12
    c. 6
    d. 5
    e. 3
    f. 10
    g. 7
    h. 14
    i. 1
    j. 9
    k. 13
    l. 2
    m. 8
    n. 4

26. a. 5
    b. 14
    c. 4

d. 3
e. 10
f. 6
g. 1
h. 15
i. 8
j. 12
k. 7
l. 2
m. 13
n. 9
o. 11

27. a. 10
b. 2
c. 5
d. 4
e. 11
f. 1
g. 7
h. 6
i. 8
j. 3
k. 9

28. Performance skills evaluated to the satisfaction of the instructor

BOOKKEEPING
UNIT V

UNIT OBJECTIVE

After completion of this unit, the student should be able to route checks through the bank collection system. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with data processing to the correct definitions.
2. Match types of checks to the correct descriptions.
3. Arrange in order the procedures for looking up lost or missing checks and deposits on microfilm.
4. Match information found on microfiche to the correct descriptions.
5. Arrange in order the procedure for filing checks and deposits.
6. Discuss in a short paragraph the procedure for sending out statements.
7. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another
8. Match terms associated with the bookkeeping department to the correct definitions and/or descriptions.
9. List the ways checks enter the collection system.
10. List the things that are done in the proof step.
11. List the categories into which checks are sorted.
12. Arrange in order the collection system for on-us checks.
13. List the steps clearings must take before other local checks can be delivered to a clearing house or drawee bank.
14. Arrange in order the collection system for other local checks by direct presentment and through a clearing house.
15. Arrange in order the collection system for out-of-town checks by direct presentment, a correspondent bank, and a Federal Reserve bank.
16. Identify encoded groups of numbers on the bottom of checks and deposit slips.

BOOKKEEPING
UNIT V

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

- A. Provide students with objective sheet.
- B. Provide students with information and assignment sheets.
- C. Discuss unit and specific objectives.
- D. Discuss information and assignment sheets.
- E. Make transparency.
- F. Give test.

II. Instructional materials:

- A. Objective sheet
- B. Information sheet
- C. Transparency master: TM 1--The Bank Collection System
- D. Assignment sheets
  - 1. Assignment Sheet #1--Obtaining Information from Microfiche
  - 2. Assignment Sheet #2--Answering Questions About Filing Checks and Deposits
  - 3. Assignment Sheet #3--Telephone Transfer Funds
  - 4. Assignment Sheet #4--Proving
  - 5. Assignment Sheet #5--Encoding
- E. Answers to assignment sheets
- F. Test
- G. Answers to test

III. Unit references:

- A. *Financial Terminology*. Dayton, Ohio: The National Cash Register Company, 1973.
- B. *Demand Deposit Accounting: A Programmed Training Unit*. Washington, D.C.: American Bankers Association, 1975.

C. *Checks: A Programmed Training Unit*. Washington, D.C.: American Bankers Association, 1966.

D. Wallgren, Harold. *Principles of Bank Operations*. rev. ed. Washington, D.C.: American Institute of Banking/American Bankers Association, 1975.

E. *Do's and Don'ts for Bank Bookkeepers and Proof Clerks*. Washington, D.C.: American Bankers Association/Agricultural and Rural Affairs Division, 1971.

BOOKKEEPING
UNIT V

INFORMATION SHEET

I. Terms and definitions associated with data processing

A. Cathode ray tube (CRT)--Visual display device that translates data from computer memory and visually presents the information in human language form; enables information to be instantly accessed, read, and displayed on a screen; online system permits instant display of desired information

B. Online--All electronic equipment is hooked up directly to the central processing unit or computer

(NOTE: Equipment in local banks is usually online to a computer in a major city.)

C. Electronic data processing (EDP)--Overall science of converting data by electronic means to any desired form

D. Magnetic tape--Data stored by selective polarization of portions of the tape surface; accessible only by the computer system

E. Punched tape--Tape created by an input or output device with data stored in the form of punched holes

F. Magnetic ink character recognition (MICR)--Helps speed the process of sending checks through high-speed machines that automatically read the characters, sort the checks, and do bookkeeping formerly done by people

II. Types of checks and their descriptions

A. On-us check--Check by the bank on which it is drawn

B. Outstanding check--Check drawn by depositor that has not yet reached the bank for payment

C. Cancelled check--Check the depositor has written to date that has been paid out of the account by the bank

D. Stale check--Check that has been held for payment for a long period of time after it was issued; subject to individual bank policy, checks may be considered stale if presented more than 30 days, 90 days, or 6 months after the indicated date of issue

E. Postdated check--Check which is dated for a future date; cannot be paid by a bank before the date shown; if good, the check will be paid if presented on or after the date shown on it

F. Cashier's check--Check drawn by a bank on itself and signed by authorized personnel

INFORMATION SHEET

G. Certified check--Customer's personal check that has been guaranteed by his/her bank to be good

(NOTE: The bank usually certifies the check with a special ink stamp.)

H. Traveler's check--Form of check especially designed for travelers; for identification purposes, the check is signed by the purchaser in the presence of the issuing agent and again in the presence of the party requested to cash it

I. Bank draft--Bank's check drawn on its own account in another bank

(NOTE: This type of a draft is often used for transferring large sums of money to distant places where a bank check is more acceptable.)

J. Draft--Signed, written order addressed by one person, the drawer, to another person, the drawee, directing the latter to pay a specified sum of money to the order of a third person, the payee

(NOTE: Drafts are usually drawn up from a commercial transaction where the seller makes an agreement with a buyer in advance for transferring the goods.)

K. Altered check--Check on which the date, payee, or amount has been changed or erased

III. Procedures for looking up lost or missing checks and deposits on microfilm

(NOTE: This procedure will vary depending upon whether you are looking for a missing item from a statement or if a customer wants to know about a particular item.)

A. Checks

1. Ask for account number

2. Find out the check number

3. Ask for date check was issued

(NOTE: If the date is not known, it is almost impossible to locate a particular check without going through a full month's film. This would be a long, time-consuming process. Whereas, if you were making statements, you would have the date.)

4. Ask for name of payee

5. Ask for amount of check

INFORMATION SHEET

6. Go to film file

7. Locate film for date that check was paid

8. Take film to viewer

9. Thread viewer

10. Begin searching for check

    (NOTE: It is possible that a check written one day would not be cashed or deposited for several days; in this case, you will have to check film for several days after the check was written.)

B. Deposits

1. Ask for account number

2. Ask for date the deposit was made

    (NOTE: If date is not known, it is almost impossible to locate a particular deposit without going through a full month's film. This would be a long, time-consuming process. Whereas, if you were making statements, you would have this information.)

3. Ask for amount of deposit

4. Go to film file

5. Locate film for date deposit was made

6 Take film to viewer

7. Thread viewer

8. Begin searching for deposit

IV. Information found on microfiche and descriptions (Assignment Sheet #1)

(NOTE: The microfiche is an information center for you and should be used only as a guide to handle a transaction. In some instances, however, some areas of information given on the fiche are of a general nature. If in doubt about any of the information, be sure to check other records, or, if necessary, refer to a supervisor or officer. Always read fiche from left to right.)

A. Account number--Numerical list of customer account numbers

B. Name--First twenty-five characters of the name

INFORMATION SHEET

C. Charges--Amount of monthly service charge

(NOTE: This amount will appear only on the day the statement is cycled.)

D. Current balance--Account balance as of the close of business the previous working day

(NOTE: Before cashing out on this balance, check date of last deposit for collected funds.)

E. Stat--Status of account

(NOTE: This will usually indicate if an account with a zero balance will stay on the books or be dropped as closed and/or a new account that has not yet made a deposit. A new account will stay on the books with no balance for 30 days and after that it will be dropped.)

F. Stop--*S* appears in this column if there is a stop payment on the account

(NOTE: Refer to the check file for further information.)

G. Watch--*W* in this field indicates there is a watch on the account, such as two signatures required or customer checks stolen or lost

(NOTE: Refer to the check file for further information.)

H. Hold--*H* indicates a hold on account balance

(NOTE: Refer any questions to your supervisor.)

I. Amount of last deposit--Amount of last deposit posted

J. Date of last deposit--Month and day of last deposit posted

(NOTE: Check with your supervisor before cashing a check if a deposit is uncollected.)

K. Debit--Three columns showing checks posted on the account for that day

L. Credit--Deposits posted to the account that day

M. Previous balance--Balance in dollars and cents the previous day

N. Cycle--Cycle code when statement is prepared for delivery to customer

(NOTE: Refer to the check file regarding codes.)

INFORMATION SHEET

O. Service charge (SC)--Code indicating which type of charge is applied to the account

(NOTE: Service charges can vary from bank to bank.)

Examples: 0-Business, 3-Employee (no charge), 8-Prepaid, 9-ABC, W-Waived, and Y-3-2-1-Regular account

P. Insufficient funds (INS)--Asterisk (*) indicates a check is in but cannot be paid as the funds are insufficient

(NOTE: Notify customer and be sure to inform supervisor if customer makes a deposit to cover the checks. The amount of each insufficient check can be found on the unposted report.)

Q. SPL--Indicates special mailing list

Examples: 1-receives monthly deposit direct, 2-receives bimonthly deposit direct, and 3-receives monthly social security deposit direct

R. Date open--Month and year the account was opened

(NOTE: A relatively new account, less than six months, should be a flag to check other information carefully.)

S. Last stat (last statement)--Month and day the last statement was made

T. Hold amount--Amount being held on the account balance

(NOTE: Refer any questions to your supervisor.)

V. Procedure for filing checks and deposits (Assignment Sheet #2)

A. Film all checks and deposits first before filing

B. Check date

(NOTE: A check should not be postdated or stale. A check without a date may or may not be valid. In such case, ask your supervisor.)

C. See that the written, figure, and encoded amounts agree and that none are missing

(NOTE: Legally, the written amount is the sum to be paid; if, however, a discrepancy is found, ask your supervisor.)

D. Make sure the payee line is filled in with the words *cash* or *holder* or the name of a specific payee

INFORMATION SHEET

E. Check the drawer's signature(s) on checks to make sure it is both authorized and genuine or check the name of the depositor on the deposit slip

(NOTE: The signature card in each check file shows who is authorized to sign checks and lists specimen signature[s]. Be sure to compare signatures on the card with those on the check or the account name on the deposit with account name in file.)

F. See that the encoded account number of the check or deposit matches the check file

(NOTE: If a check is misfiled, it may be enclosed with the wrong statement when sent out. This causes unnecessary delay to both the bank and the customer.)

G. Check for alterations or irregularities

H. Look at file guide for special instructions and cautions

(NOTE: These could consist of stop payment orders, notice that the account has been transferred to a new account number, a caution concerning signatures, or like names.)

I. Make sure check has been cancelled with a PAID stamp before it is filed

(NOTE: If stamp is missing, stamp the check *paid* by hand.)

J. Place checks to back of file

(NOTE: Since the signature card is to the back of the file, it is much easier to check signatures and then place the check at that point rather than to the front of the file.)

K. Place deposit slips to front of file with most recent one showing

(NOTE: Remember on deposit slips to check and make sure the account numbers and names match the check file.)

VI. Procedure for sending out statements

(NOTE: When statements are made up, there should not be any checks or deposit slips left in the file. Also, some banks have their customers use duplicate deposit slips, thus eliminating them from the files.)

A. Pull check file that corresponds with bank statement

B. Find number of deposits made during statement period as listed on statement

(NOTE: If statement does not list this information, you will have to count the number of deposits made directly off the statement.)

INFORMATION SHEET

- C. Count number of deposit slips in file
- D. Find number of checks written during statement period as listed on statement

  (NOTE: If statement does not list this information, you will have to count the number of checks written directly off the statement.)
- E. Count number of checks in file
- F. Place deposit slips and checks on statement, fold, place in envelope, and mail

VII. Telephone procedure for transferring funds from one account to another (Assignment Sheet #3)

- A. Ask for name of customer as it is carried on account
- B. Ask customer for complete address

  (NOTE: The information received in A and B is used to mail the customer a copy of the transfer.)
- C. Ask customer for phone number

  (NOTE: In the process of transferring funds, sometimes a problem arises and you need to contact the customer immediately. In which case, you have a number to call.)
- D. Ask customer for account numbers
- E. Ask customer for amount to be transferred
- F. Check account to see if there are sufficient funds
- G. Type debit slip for account from which money is to be deducted using customer's name, account number, and amount to be transferred

  (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)
- H. Type credit slip for account to which money will be added using customer's name, account number, and amount to be transferred

  (NOTE: This slip is typed in duplicate so the customer has a record of the transfer. The date and your initials or name are typed on the slip to indicate when the transfer was accepted and who accepted the transfer.)

INFORMATION SHEET

  I. Verify by repeating information back to customer

  J. Take original slips to teller

  K. Mail carbon copy to customer

VIII. Terms and definitions associated with bookkeeping department

  A. American Bankers Association (ABA)--National association of banking organized in 1875 to "promote the general welfare and usefulness of banks and financial institutions"

  B. ABA numerical system--System of bank numbers whereby each bank in the United States and territories is provided with a definite number of its own which constitutes a numerical name for the bank

  C. ABA transit number--Number which indicates a particular bank and its location under the ABA numerical system

  D. American Institute of Banking (AIB)--Educational section of the American Bankers Association

  E. Batch--Group of deposits or a group of other items which are proved in one operation

  F. Cash items--Items, usually checks, which are accepted for credit to a depositor's account, subject to charge back to the customer's account if the items are not actually paid

  (NOTE: This also includes dishonored checks or drafts, debit tickets, and other items that cannot be disposed of on the day received and are usually held by the collection department or head teller.)

  G. Clearing--Refers to the routing of a check, draft, or collection item in the process of payment

  H. Clearing house--Place where employees of commercial banks in the same locality meet each day at an agreed time to exchange checks, drafts, and similar items drawn on each other and to settle the resulting balances

  I. Clearing House Association--Association of banks in the same locality for the purpose of maintaining a clearing house arrangement and possibly taking concerted action on matters of common interest

  J. Collection items--Items which are received by a bank subject to collection before proceeds will be credited to depositors' accounts

  K. Collection time--Number of days required for receipt of advice of payment or dishonor of a cash item in the process of collection

INFORMATION SHEET

L. Demand deposit--Funds in a checking account subject to withdrawal on demand

M. Dishonor--Refusal of a drawee or maker to accept or to pay an item properly presented for acceptance or for payment as the case may be

N. Exchanges--Items drawn on banks in a local area presented for collection through a clearing house

(NOTE: Banks in a local area may exchange items directly instead of through a clearing house.)

O. Federal Deposit Insurance Corporation (FDIC)--Corporation established by federal authority providing insurance of demand and time deposits in participating banks up to a maximum of $40,000 for each depositor

P. Honor--Accept or pay an item when presented for acceptance or payment as the case may be

Q. Items--Broad term that includes instruments payable in money

(NOTE: The term is often used in combinations, such as "cash items," "noncash items," "collection items," "city items," and "out-of-town items.")

R. Journal sheet--Record on which transactions are entered in chronological sequence

S. Routing symbol--Device to facilitate the handling and routing of transit items

T. Transit items--Cash items which are payable outside the town or city of the bank receiving them for credit to customers' accounts and transmitted by mail or similar service to payor bank

U. Transit letter (cash letter)--List of out-of-town checks and other items forwarded to another bank for collection

V. Correspondent bank--Bank that carries a deposit balance for another bank usually in a different city

W. Dormant account--Account which has shown no activity for a long period of time

X. Check--Draft or order drawn on a bank by a depositor, payable on demand to the person named

Y. Forgery--Making or altering any document or instrument with the intent to defraud

INFORMATION SHEET

Z. Kiting--Dishonest use of uncollected funds by a person who takes advantage of the time required by the bank to obtain payment of them

(NOTE: This is made possible by the same person having checking accounts in two different banks and these banks permitting the use of uncollected funds.)

AA. Ledger sheet--Sheet or card used for the recording of transactions on a given account

BB. Money order--Official check of the bank sold for a fee to persons who do not maintain checking accounts but who wish to send money by this medium

CC. Collecting a check--Getting money in exchange for the check

DD. Incoming clearings--Checks drawn on accounts from your bank which were taken to the clearing house by other banks

EE. Out clearings--Checks drawn on accounts at other banks but deposited or cashed at your bank

IX. Ways checks enter the collection system

A. Teller's window

B. Mail

X. Things done in proof step (Assignment Sheet #4)

A. Proving

(NOTE: This process checks the records of every transaction to see that no error has been made.)

B. Sorting

(NOTE: Checks are sorted into categories and routed for further processing.)

XI. Categories into which checks are sorted

A. On-us checks

B. Other local checks

C. Out-of-town checks

INFORMATION SHEET

XII. Collection system for on-us checks (Transparency 1)

   A. Proof

   B. Bookkeeping

   C. Back to drawer

XIII. Steps clearings must take before other local checks can be delivered to a clearing house or drawee bank (Transparency 1)

   A. Sort checks according to drawee bank

   B. List and total checks

   (NOTE: This is done so there is a record of the transaction.)

   C. Endorse checks

   (NOTE: Checks must be endorsed by every bank that handles them before they reach the drawee bank. This applies to out-of-town checks as well as to other local checks.)

XIV. Collection system for other local checks (Transparency 1)

   A. Direct presentment

   (NOTE: A messenger from the local bank delivers checks received during the day to other local banks. The messenger then brings back payment for the amount of the checks.)

      1. Proof (local bank)

      2. Clearings (local bank)

      3. Proof (local drawee bank)

      4. Bookkeeping (local drawee bank)

      5. Back to drawer

   B. Clearing house

      1. Proof (local bank)

      2. Clearings (local bank)

      3. Clearing house

      (NOTE: Individual banks are credited for other local checks they bring to the clearing house for collection. They are also debited for checks on them.)

INFORMATION SHEET

4. Proof (local drawee bank)

5. Bookkeeping (local drawee bank)

6. Back to drawer

XV. Collection system for out-of-town checks (Transparency 1)

(NOTE: Out-of-town checks are bundled and mailed directly to the drawee bank.)

A. Direct presentment

1. Proof (local bank)

2. Transit (local bank)

   (NOTE: Speed and cost are two considerations that determine how transit collects out-of-town checks.)

3. Proof (out-of-town drawee bank)

4. Bookkeeping (out-of-town drawee bank)

5. Back to drawer

B. Correspondent bank

1. Proof (local bank)

2. Transit (local bank)

3. Correspondent bank

   (NOTE: Such a bank has special arrangements with another bank whereas each will help the other collect out-of-town checks.)

4. Proof (out-of-town drawee bank)

5. Bookkeeping (out-of-town drawee bank)

6. Back to drawer

C. Federal Reserve

(NOTE: As long as the collecting bank and the drawee agree to follow special rules, Federal Reserve banks will collect out-of-town checks.)

1. Proof (local bank)

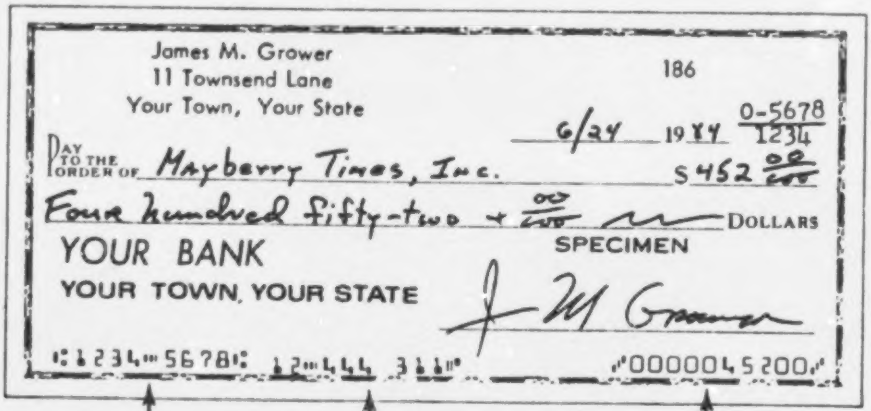
2. Transit (local bank)

INFORMATION SHEET

3. Federal Reserve bank
4. Proof (out-of-town drawee bank)
5. Bookkeeping (out-of-town drawee bank)
6. Back to drawer

XVI. Encoded groups of numbers on the bottom of checks and deposit slips (Assignment Sheet #5)

(NOTE: These numbers have been encoded in magnetic ink so that they can be read by people and data processing equipment. The technical name for these numbers is Magnetic Ink Character Recognition Numbers or MICR numbers.)



James M. Grower
11 Townsend Lane
Your Town, Your State

186

6/24 19 84 $\frac{0\text{-}5678}{1234}$

Pay to the order of Mayberry Times, Inc. $ 452 $\frac{00}{100}$

Four hundred fifty-two + $\frac{00}{100}$ DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

⑆1234⑈5678⑆ 12⑈444 311⑈ ⑈0000045200⑈

Sorting and Routing Information
(Left-hand Field of Numbers)

Amount Number
(Right-hand Field of Numbers)

Account Number
(Middle Field of Numbers)

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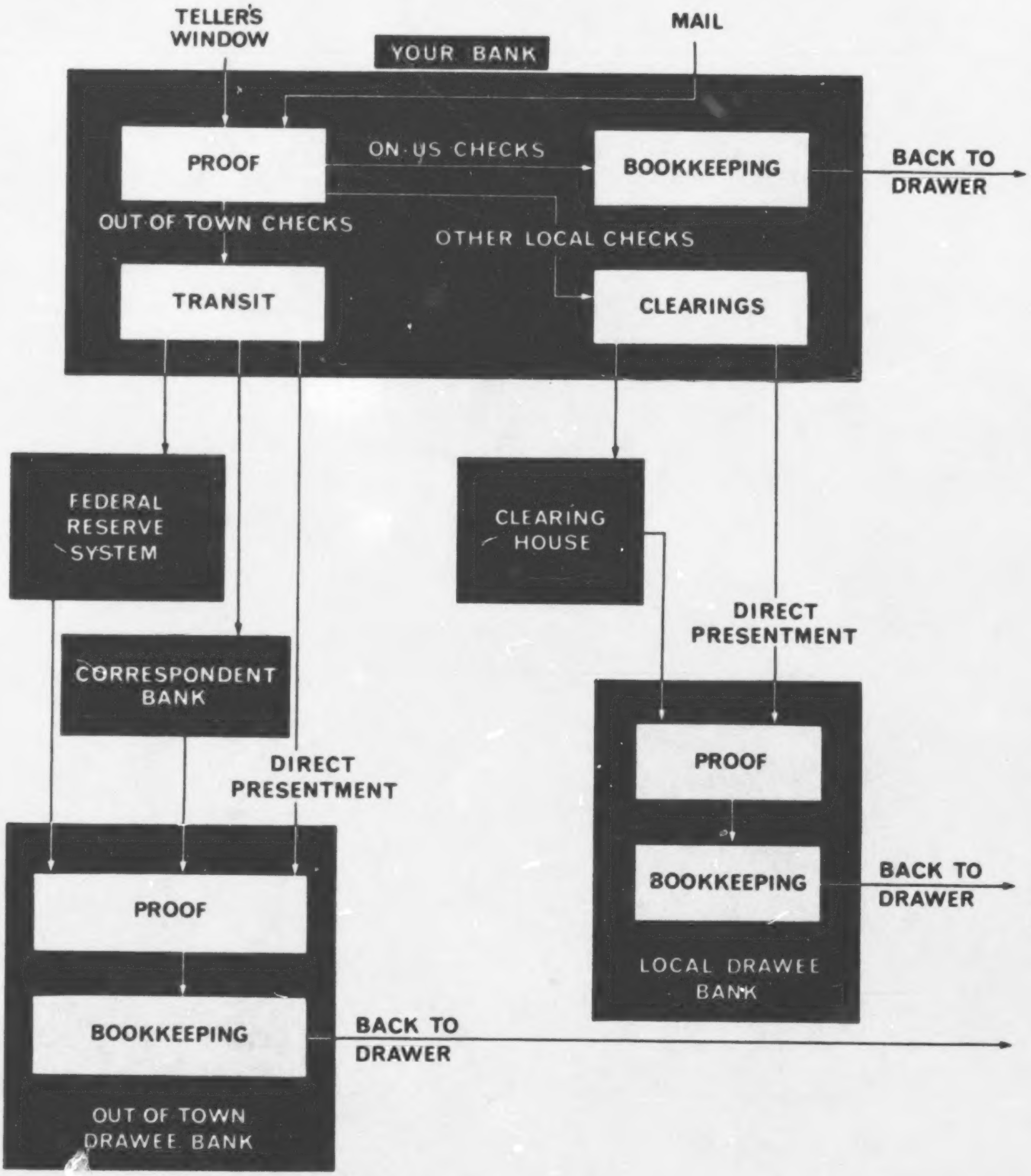
The Bank Collection System


TELLER'S WINDOW
YOUR BANK
MAIL
PROOF
ON-US CHECKS
BOOKKEEPING
BACK TO DRAWER
OUT OF TOWN CHECKS
OTHER LOCAL CHECKS
TRANSIT
CLEARINGS
FEDERAL RESERVE SYSTEM
CLEARING HOUSE
DIRECT PRESENTMENT
CORRESPONDENT BANK
DIRECT PRESENTMENT
PROOF
BOOKKEEPING
BACK TO DRAWER
LOCAL DRAWEE BANK
PROOF
BOOKKEEPING
BACK TO DRAWER
OUT OF TOWN DRAWEE BANK

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BOOKKEEPING
UNIT V

ASSIGNMENT SHEET #1--OBTAINING INFORMATION FROM MICROFICHE

Use the computer printout sheets provided to answer the following questions.

1. Account number 11-6285 has been assigned to ____________________.
2. The current balance for account number 73-4364 is ________________.
3. Orbie Lair's account, number 22-2281, shows a current balance of ____.
4. The status of account 23-2313 is shown as ________________________.
5. The activity code (ACT) for Ron Cardwell, account number 68-4765, reads ____.
6. __________________ was the date of A. F. Roach's last deposit, account number 35-6041.
7. Janet Hearne, account number 11-2270, made a deposit of ____________ on 8/01.
8. The date of the last transaction for account number 54-6055 was ____.
9. Sue Flowers, account number 74-0678, made a deposit of $400 on 8/02. Out of this amount, __________________ is considered to be the collected balance.
10. Account number 73-4551 is set up on cycle __________________ to receive the statement.
11. Alberto Seco's last statement, account number 47-6821, was sent out on ____.
12. Account number 39-3177 shows __________________ for the service charge which could mean that Lynn Oldham is __________________ by the bank.
13. Account number 73-4562 shows __________________ for the service charge which probably indicates a/an __________________ account.
14. Carla Ray's account, number 23-8462, shows a hold for ____________.
15. Account number 28-6477 shows __________________ checks being posted on 8/04/75 for amounts of ____________, ____________ ____________, ____________, ____________, ____________, ____________, and ____________.

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
11 0191	JOHN EDWARDS	5,148.80			804	205851	801	315	$	731	1		SS		153.46	95				
11 0202	PHONDA EDWARDS	.17-			717	6110	725		$	731	1									
11 0213	SCOTT ENGLISH	655.91	S		801	57311	801	4	$	731	1				156.07	98				
11 0224	SUE FLOWERS	2,042.74			731	7465	731	204	$	731	1									
11 0235															9.00	95	15.45	98	51.82	95
11 0235	MIKE FLOYD	550.28			728	122466	801	55	$	731	1				67.75	96				
11 0246	JIM GATTIS	4,706.81			804	89599	802	341	$	731	0				895.99	20				
11 2061	ALLEN GILLIAN	769.26			709	12000	307	77	$	731	1									
11 2127	DALE GINN	48.41			502	1777	502	5	$	731	1									
11 2193	MAXINE GRACE	379.76			219	71000	224	33	$	731	1		LFU							
11 2248	SHIRLEY GRAVES	3,753.58		1	804	348400	801	35	$	731	1				3,484.00	20				
11 2270															4.95	98	5.40	96	12.90	98
11 2270															14.50	95	15.25	98	22.75	98
11 2270															37.59	98	85.45	98	125.75	98
11 2270															165.00	98	205.00	98	241.38	98
11 2270	JANET HEARNE	1,579.14			801	40181	801	123	$	731	1		SS		350.00	96				
11 2314	KATHY HENSLEY	368.46			804	3780	801	39	$	731	1		SS		31.00	20	37.60	20	121.07	98
11 2347	DEAN HILDEBRAND	7,133.43			726	168481	801	713	$	731	0									
11 2358	DON HUDSON	5,722.91			804	94560	802	572	$	731	1				483.46	20	945.60	20		
11 2380	GERI HUDSON	970.51			728	12500	728	97	$	731	1									
11 2391	KYLE HUDSON	177.90			703	18285	721	18	$	731	1									
11 2402	TY JOCOY	5,279.48			504	125524	802	408	$	731	1				1,255.24	20				
11 2424	JIM JONES	2,926.92			716	64000	716	293	$	731	1									
11 4052	BARBARA LAIR	463.75			731	13130	731	46	$	731	0									
11 4140	BONNIE LAIR	680.45			802	300	802	68	$	731	0									
11 4173	ORBIE LAIR	515.54			701	5000	707	52	$	731	1									
11 4239	SUSAN LYND	176.30			603	3000	714	18	$	731	1									
11 4283	DON MASSEY	4,597.92			716	37668	718	460	$	731	1									
11 4305	JACK NICHOLS	258.20			714	100000	717	26	$	731	1		HD		400.00	95	400.00	98		
11 4316	LYNN OLDHAM	1,761.78			731	300000	801	175	$	731	1									
11 4338	JANEY PATE	91.59			310	93562	816	9	$	731	1									
11 4404	NORMA POSEY	45.30			516	23240	521	5	$	731	0									
11 4415	SUZIE PRICE	15.78			317	209775	318	2	$	731	1									
11 4426															7.00	95	30.00	95	5.20	98
11 4426															7.16	98	7.62	98	45.35	98
11 4426	CARLA RAY	540.19		1	731	10768	802	54	$	731	1				49.00	98				
11 4448	BARBARA REID	194.30			612	100000	719	19	$	731	1									
11 4470	PEGGY RHOTON	14,945.25			710	661547	729	1485	$	731	1				1,445.80	98				
11 4481	TIM RICE	197.00			717	19700	717	20	$	731	1									
11 6087	A.F. ROACH	204.15			508	1000	508	20	$	731	0				9.73	95				
11 6142	ERNIE SCHRITTER	8,363.59			802	435225	802	677	$	731	1				61.30	98				
11 6164	ALBERTO SECO	376.05			722	40000	801	33	$	731	1									
11 6175	BILL SHAFER	14.79			328	36000	412	1	$	731	1									
11 6186	BILL BANKS	17.09			501	400	501	2	$	731	1									
11 6274	TOM BOHANNON	701.17			728	3000	728	70	$	731	1									
11 6285	BONNIE BRANDON	17,179.86			804	286907	802	343	$	731	1				1,586.50	20	2,369.07	20	1,245.53	98
11 6351	GREG BRANDON	1,100.90			725	46995	731	110	$	731	0									
11 6384	RICHARD BRANDON	10,331.53			804	[illegible]	801	1033	$	731	1		LU		10,000.00	20	663.12	98		
11 6395	SHIRLEY BRANDON	15.00			620	1216	724	2	$	731	0				25.00	98				
11 6406	LEO BROWN	29.20			603	3000	42[illegible]	3	$	731	1									
11 6450	RON CARDWELL	4,407.78			801	147742	801	351	$	731	1									
11 6494	GINNY COPELAND	3,584.38			801	42140	801	328	$	731	0									
11 6505	CLAUDE COWAN	105.44			124	9800	124	11	$	731	1									
11 6516	JANIE COWAN	12,339.50			802	22500	802	1234	$	731	1				67.50	98				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

# CARDS PUNCHED	DIFF. YEST. ACC. END BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES:
C = ZERO BALANCE
P = PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES:
1 = STOP PAY
9 = HOLD
8 = OVERDRAFT

ASSIGNMENT SHEET #1

BSL - 413-B

414-B

ASSIGNMENT SHEET #1

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
21 9278	BARBARA REID	7.53			715	17134	722	1	A	802	0									
21 9289	PEGGY RHOTON	.35			530	2000	530		A	802	3									
21 9300	TIM RICE	184.59			730	15000	801	18	A	802	0									
21 9311	A.F. ROACH	589.61			804	56715	731	9	A	802	0				567.15	20				
21 9322	ERNIE SCHRITTER	10.32			731	4600	801	1	A	802	8				10.00	98				
21 9333	ALBERTO SECO	5.03-		5	530	1500	729		A	802	3		JS		30.00	**				
21 9344	BILL SHAFER	577.68			714	70000	731	58	A	802	8				15.00	98				
21 9355	BILL BANKS	50.85			730	6536	801	5	A	802	0				5.00	98	9.00	98		
21 9366	TOM BOHANNON	82.30			728	4500	729	8	A	802	3				5.00	98	15.00	98	72.50	98
21 9377	BONNIE BRANDON	3.23			719	1488	731		A	802	0									
21 9388	GREG BRANDON	223.78			802	20836	802	22	A	802	8				20.00	98				
21 9399	RICHARD BRANDON	177.42			730	25000	801	13	A	802	8				14.00	98	25.00	98		
21 9410	SHIRLEY BRANDON	400.22			718	70000	801	40	A	802	8				2.78	51				
22 0004	LEO BROWN	980.44			804	1277	802	13	A	802	8				12.77	20	5.73	98	25.00	98
22 0026	RON CARDWELL	224.77			804	14910	802	2	A	802	3				189.10	20	11.55	98		
22 0158	GINNY COPELAND	239.66			707	30400	730	24	A	802	0				99.06	98				
22 0202	CLAUDE COWAN	101.22			714	4000	715	10	A	802	0									
22 0235	JANIE COWAN	.00	P		307	7000	612		A	802	0									
22 0290	JAN CREECH	609.38			804	35580	731	31	A	802	0				355.80	20				
22 0301	MIKE CREWS	414.72			804	20410	723	21	A	802	0				204.10	20	11.96	98	150.00	98
22 0312	JIM CROUCH	342.97			802	9320	802	14	A	802	0				3.70	98	5.14	98	20.00	98
22 0433	VICKI CURTIS	.00		1	624	34593	707		A	802	3									
22 0444	KEN DAVIS	1,436.84			715	269894	801	144	A	802	0				4.60	98	11.77	98		
22 0455	CHUCK DOSS	82.25			802	10000	802	2-	A	802	3				20.00	98				
22 0466	PAT DOSS	480.01			801	44477	801	8	A	802	8				2.50	98	11.93	98	12.31	98
22 0499															10.00	98	12.50	98	26.53	98
22 0499	DAVID DRAKE	144.33			730	22879	801	14	A	802	0		NSC		137.00	98				
22 0532	JOHN EDWARDS	6.46			429	20000	512	1	A	802	8									
22 0554	RHONDA EDWARDS	930.10			529	28478	801	93	A	802	8									
22 0565	SCOTT ENGLISH	149.55		5	801	17700	801	15	A	802	3				152.05	**				
22 0576	SUE FLOWERS	.95			307	11495	324		A	802	3									
22 0598	MIKE FLOYD	1,708.71			801	10055	801	171	A	802	3				10.00	98	18.06	98	100.00	98
22 0631	JIM GATTIS	1,367.10			804	29896	731	117	A	802	8				298.96	20	63.86	98	100.00	98
22 0642	ALLEN GILLIAM	337.78			802	17342	802	14	A	802	8				25.00	98				
22 0653	DALE GINN	518.00		1	801	33440	802	52	A	802	8				10.00	98				
22 0664	MAXINE GRACE	3.89			604	2400	605		A	802	3									
22 0675	SHIRLEY GRAVES	268.57			728	3000	730	27	A	802	8				15.00	98				
22 0697	JANET HEARNE	418.10			802	7500	802	22	A	802	8									
22 0708	KATHY HENSLEY	82.04			724	7500	731	8	A	802	3				10.00	98				
22 0719	DEAN HILDEBRAND	1,623.14			804	50000	801	162	A	802	8				500.00	20				
22 0730	DON HUDSON	29.93			722	6613	801	3	A	802	3				26.52	98				
22 0741	GERI HUDSON	529.25			802	8000	802	53	A	802	8				240.00	98				
22 0752	KYLE HUDSON	32.81			715	45000	802	3	A	802	3				10.27	98				
22 2028	TY JOCOY	1,169.96			802	56297	802	117	A	802	0									
22 2215	JIM JONES	306.09			728	32749	801	31	A	802	8									
22 2226	BARBARA LAIR	13.60			603	13950	710	1	A	802	0									
22 2248	BONNIE LAIR	72.54			707	25000	725	7	A	802	3									
22 2281	ORBIE LAIR	206.76			801	18500	801	1	A	802	3									
22 2358	SUSAN LYND	1,568.27			714	100000	729	157	A	802	8									
22 2369	DON MASSEY	1,020.63			801	97544	802	102	A	802	0				15.00	98	70.00	98		
22 2479	JACK NICHOLS	467.93			802	20981	802	37	A	802	3									
22 2523															20.00	98	52.00	98	66.50	98
22 2523	LYNN OLDHAM	699.92			802	6000	802	70	A	802	8				92.00	98				
22 2534	JANEY PATE	64.51			804	6451	723	5	A	802	3				64.51	20				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
= PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

8/04/75 999 YOUR BAN .S.A. 25

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
23 0223	JACK NICHOLS	199.17			730	23060	730	20	A	802	0				20.00	98				
23 0256	LYNN OLDHAM	700.57			802	66196	802	10	A	802	0									
23 0377	JANEY PATE	417.43			1231	4000	1231	42	A	802	0									
23 0443	NORMA POSEY	1,094.36			804	83498	729	29	A	802	3				834.98	20	5.00	98	10.00	98
23 0454	SUZIE PRICE	661.64			802	61306	802	26	A	802	8									
23 0465	CARLA RAY	135.79			801	14038	801	4	A	802	3									
23 0487	BARBARA REID	412.30			801	40113	802	1	A	802	3									
23 0498	PEGGY RHOTON	1,692.93			710	22930	729	169	A	802	0									
23 0509	TIM RICE	882.94			802	11872	802	78	A	802	8									
23 0520	A.F. ROACH	399.91			726	50565	801	40	A	802	0				20.00	98				
23 0531	ERNIE SCHRITTER	22.84			731	17499	731	2	A	802	3				153.00	98				
23 0542	ALBERTO SECO	4.65			709	8000	714		A	802	3									
23 0553	BILL SHAFER	1.00			404	319	404		A	802	3									
23 0564	BILL BANKS	125.90			424	2800	424	13	A	802	0									
23 0575	TOM BOHANNON	226.54			618	80000	801	23	A	802	3									
23 0586	BONNIE BRANDON	205.88			801	12925	801	21	A	802	3									
23 2159	GREG BRANDON	1.27			808	4200	821		A	802	8									
23 2214	RICHARD BRANDON	199.30			730	47874	731	20	A	802	0									
23 2258	SHIRLEY BRANDON	454.18			801	26500	801	25	A	802	8				24.00	98				
23 2280	LEO BROWN	606.81			703	28305	708	61	A	802	0									
23 2291	RON CARDWELL	112.26			804	5568	731	11	A	802	0				55.68	20				
23 2313	GINNY COPELAND	.00	P		501	33554	628		A	802	8									
23 2335	CLAUDE COWAN	2,903.46			802	15633	802	290	A	802	3									
23 2346	JANIE COWAN	571.90			528	48300	718	57	A	802	3									
23 2379	JAN CREECH	.22			618	19853	705		A	802	3									
23 2401	MIKE CREWS	326.69			731	26626	801	33	A	802	3				100.00	95	13.73	98		
23 2412	JIM CROUCH	20.56			624	30000	801	2	A	802	8									
23 2467	VICKI CURTIS	.29			1116	6895	1216		A	802	3									
23 2588	KEN DAVIS	165.14			730	17353	731	17	A	802	8				25.00	98				
23 2599	CHUCK DOSS	.61			731	9065	801		A	802	3				14.00	98				
23 2621	PAT DOSS	178.39		1	731	36340	801	18	A	802	0				19.35	98	100.00	98		
23 2632	DAVID DRAKE	2.82			420	15130	116		A	802	0		NSC							
23 2665	JOHN EDWARDS	853.82			708	15120	722	85	A	802	0									
23 2687	RHONDA EDWARDS	607.90			707	33411	801	61	A	802	0				3.58	98				
23 2698	SCOTT ENGLISH	160.95			801	12500	801	5	A	802	3									
23 2709	SUE FLOWERS	1,302.68			804	38050	801	100	A	802	0				380.50	20				
23 2720	MIKE FLOYD	42.11			804	2500	801	4	A	802	3				25.00	20				
23 2731	JIM GATTIS	9.72		5	804	1200	731	1	A	802	8		FH		12.00	20	11.11	**		
23 2742	ALLEN GILLIAM	374.27			729	42972	730	37	A	802	3									
23 2753	DALE GINN	140.21			728	12595	801	14	A	802	8				5.00	98				
23 4073	MAXINE GRACE	1,032.07			802	24692	802	83	A	802	8				60.00	98				
23 4106	SHIRLEY GRAVES	473.15			802	55134	802	7	A	802	0									
23 4117	JANET HEARNE	97.12			804	9750	801	10	A	802	8				97.50	20				
23 4227	KATHY HENSLEY	5,777.06			804	59423	728	528	A	802	0				594.23	20				
23 4337	DEAN HILDEBRAND	2,562.74	S		725	69859	801	256	A	802	8				14.94	98				
23 4381	DON HUDSON	349.49			802	18747	802	25	A	802	3									
23 4491	GERI HUDSON	1,487.60			726	5056	725	149	A	802	8									
23 4579	KYLE HUDSON	41.79		1	801	3400	801	4	A	802	3									
23 4656	TY JOCOY	1,138.48			804	9682	801	114	A	802	8				96.82	20	20.00	98	170.00	98
23 4678	JIM JONES	123.79			804	6500	730	12	A	802	8				65.00	20				
23 4689	BARBARA LAIR	1,005.97			804	60000	801	21	A	802	0				600.00	20	70.56	98		
23 4722	BONNIE LAIR	.00			723	142	723		A	802	3									
23 4744	ORBIE LAIR	120.89		1	711	20950	801	12	A	802	3									
23 4755	SUSAN LYND	127.94			729	7522	730	13	A	802	3				20.00	98				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP.

474	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED	471

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #1

BSL - 415B

8/04/75 999 YOUR BANK, U.S.A. 27

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS	COLLECTED BALANCE	[illegible]	DATE LAST STMT.	[illegible]	HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
23 8132	BONNIE LAIR	323.34			315	100000	320	32	A	802	8									
23 8165	ORBIE LAIR	1,148.56			801	35000	801	75	A	802	8									
23 8198	SUSAN LYND	631.87		1	801	81633	801	17-	A	802	8				25.00	95	127.39	98		
23 8275	DON MASSEY	17.55			1001	23398	1007	2	A	802	8		JLS							
23 8297	JACK NICHOLS	292.07			724	5749	729	29	A	802	3									
23 8352	LYNN OLDHAM	1.53		1	616	30000	618		A	802	3									
23 8385	JANEY PATE	443.03			801	39083	802	14	A	802	3				12.00	98				
23 8418	NORMA POSEY	1,171.39			801	30422	801	117	A	802	8									
23 8440	SUZIE PRICE	455.97			717	11195	717	46	A	802	8		HD							
23 8462	CARLA RAY	.00		3	710	169782	721		A	802	8	500	HD							
23 8473	BARBARA REID	1.94			324	4000	117		A	802	3									
23 8484	PEGGY RHOTON	629.44			731	10000	801	63	A	802	3									
23 8495	TIM RICE	205.96			801	19201	801	11	A	802	3				3.00	98	3.00	98		
23 8506	A.F. ROACH	7.20			614	20000	627	1	A	802	3									
23 8517	ERNIE SCHRITTER	.00	P		418	20000	610		A	802	8									
23 8528	ALBERTO SECO	5.00			308	500	303	1	A	802	3									
23 8583	BILL SHAFER	.06			426	300	426		A	802	3									
23 8605	BILL BANKS	623.24			804	27162	728	42	A	802	0				271.62	20				
23 8627	TOM BOHANNON	1,346.15			731	48464	801	135	A	802	0				12.25	98				
23 8638	BONNIE BRANDON	36.01			731	5822	731	4	A	802	0				12.74	98	21.70	98	75.00	98
23 8649	GREG BRANDON	349.47			801	38966	801	5-	A	802	R				30.00	98	50.40	98		
24 0057	RICHARD BRANDON	376.71			728	16458	728	33	A	802	3									
24 0156															8.50	98	8.76	98	9.75	98
24 0156															10.00	98	10.00	98	10.00	98
24 0156	SHIRLEY BRANDON	334.03			802	16025	802	23	A	802	3				20.00	98	30.00	98		
24 0222	LEO BROWN	305.11			507	400	701	31	A	802	0									
24 0255	RON CARDWELL	311.39			721	111777	724	31	A	802	8		HD							
24 0266	GINNY COPELAND	1,988.55			728	17559	728	199	A	802	8									
24 0343	CLAUDE COWAN	255.78			708	5000	726	26	A	802	0				5.95	98				
24 0365	JANIE COWAN	34.10			717	5000	801	3	A	802	3									
24 0376	JAN CREECH	435.37			802	40000	802	4	A	802	0		NSC		4.35	98	7.00	98	10.00	98
24 0387	MIKE CREWS	382.62			619	11100	714	38	A	802	0									
24 0398	JIM CROUCH	9.09			819	11042	1206	1	A	802	3									
24 0409	VICKI CURTIS	557.86			728	10500	728	56	A	802	0									
24 0431	KEN DAVIS	4.42			516	2500	531		A	802	3									
24 0508	CHUCK DOSS	300.42			804	19393	802	20	A	802	3				193.93	20	5.00	98	6.25	98
24 0530	PAT DOSS	1,311.48			730	93000	731	131	A	802	0		HD		11.33	98	16.94	98		
24 0552	DAVID DRAKE	7.27			614	8000	624	1	A	802	8									
24 0563	JOHN EDWARDS	.00	P		606	10999	627		A	802	8									
24 0574	RHONDA EDWARDS	6.03			716	20000	903	1	A	802	3									
24 0596	SCOTT ENGLISH	25.01			616	10100	714	3	A	802	3									
24 0607	SUE FLOWERS	106.73		6	715	16000	724	11	A	802	0				126.00	**				
24 0618	MIKE FLOYD	193.32			801	42835	802	21-	A	802	8				9.05	98	20.00	98		
24 0629	JIM GATTIS	73.11			507	45000	729	7	A	802	3				1.12	98				
24 0640	ALLEN GILLIAM	.00	P		602	120000	623		A	802	8									
24 0651	DALE GINN	27,529.28			725	2724076	801	2753	A	802	8				6.05	98				
24 2081	MAXINE GRACE	792.43			724	10000	730	79	A	802	3									
24 2136	SHIRLEY GRAVES	253.92			801	12094	801	25	A	802	3				25.00	95	114.50	98		
24 2147	JANET HEARNE	463.20			723	8791	730	47	A	802	0				11.30	98				
24 2169	KATHY HENSLEY	140.97			723	9000	731	14	A	802	0									
24 2301	DEAN HILDEBRAND	.00	P		625	500	627		A	802	0									
24 2323	DON HUDSON	51.35			707	55000	730	5	A	802	0				10.00	98				
24 2345	GERI HUDSON	730.55			804	40558	801	33	A	802	0				405.58	20				
24 2367	KYLE HUDSON	40.24			729	2000	731	4	A	802	3				10.00	98				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: = ZERO BALANCE
= PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY
3 = HOLD
5 = OVERDRAFT

416-B

ASSIGNMENT SHEET #1

476

477

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
28 4002	RICHARD BRANDON	381.93			520	36578	520	33	B	703	3									
28 4090	SHIRLEY BRANDON	175.31			707	29860	802	18	B	703	0				2.00	98	8.65	98	9.05	98
28 4200	LEO BROWN	206.27			728	10000	731	21	B	703	0									
28 4233	RON CARDWELL	112.93			718	5000	721	11	B	703	8									
28 4497	GINNY COPELAND	35.93			724	6000	724	4	B	703	3				100.00	95	92.00	98		
28 4508	CLAUDE COWAN	736.10			725	16619	725	74	B	703	3									
28 4530	JANIE COWAN	454.61			802	29343	802	15	B	703	8				4.40	98	23.70	98		
28 4563	JAN CREECH	351.87			801	30000	801	35	B	703	8				25.56	98				
28 4585	MIKE CREWS	153.29			721	30805	801	15	B	703	3				69.58	98				
28 4596	JIM CROUCH	1,514.54			804	17000	802	121	B	703	0				170.00	20				
28 4607	VICKI CURTIS	240.72			726	20000	731	24	B	703	3									
28 4618	KEN DAVIS	221.15			731	23084	801	22	B	703	8				20.00	95	30.00	95	11.42	98
28 4640	CHUCK DOSS	1,084.43			801	39915	801	78	B	731	8				25.00	98	33.99	98	39.55	98
28 6180	PAT DOSS	926.63			801	36015	801	93	B	703	0				35.00	95				
28 6290	DAVID DRAKE	385.92			707	80000	801	39	B	703	8				30.75	98				
28 6400	JOHN EDWARDS	795.96			726	9000	730	80	B	703	0									
28 6422	RHONDA EDWARDS	471.85			723	20000	730	47	B	703	0									
28 6477															2.70	98	6.38	98	10.00	98
28 6477															10.00	98	15.00	98	16.00	98
28 6477	SCOTT ENGLISH	48.74			802	12000	802	5-	B	728	3				19.02	98	25.00	98		
28 6499	SUE FLOWERS	142.27			717	84096	730	14	B	703	0									
28 6543	MIKE FLOYD	609.66			801	8000	801	61	B	703	3									
28 6576	JIM GATTIS	1,418.58			801	15000	801	142	B	703	0				4.35	98	28.57	98	123.04	98
28 6587	ALLEN GILLIAM	80.78			802	7500	802	3	B	703	8									
28 6598	DALE GINN	9.31			726	16182	731	1	B	703	3				50.00	98	106.67	98		
28 6609	MAXINE GRACE	.20			703	9445	717		B	703	3									
28 6642	SHIRLEY GRAVES	1,363.08			605	7500	626	136	B	703	0									
28 6664	JANET HEARNE	2,011.58			703	18360	730	201	B	703	8									
28 6686	KATHY HENSLEY	.00			423	18000	609		B	703	3									
28 6697	DEAN HILDEBRAND	723.16			721	20313	728	73	B	703	3									
28 6719	DON HUDSON	7,862.29			712	60000	724	785	B	703	8									
28 6741	GERI HUDSON	5.25			725	25090	731	1	B	703	3				20.00	95				
28 6752	KYLE HUDSON	1.48			1011	1500	1011		B	703	3									
28 6818	TY JOCOY	729.96			802	35810	802	43	B	703	3									
28 6829	JIM JONES	1.46			419	2000	502		B	703	3									
28 6873	BARBARA LAIR	.00			307	11200	613		B	703	0		NSC							
28 6884	BONNIE LAIR	2.80-		5	707	1217	729		B	703	3				15.00	**				
28 6906	ORBIE LAIR	.00			703	10000	802		B	703	0									
28 6917	SUSAN LYND	382.92			731	23899	731	38	B	703	0				8.00	98				
28 6939	DON MASSEY	.00			502	13000	626		B	703	3									
28 6950	JACK NICHOLS	157.27		1	731	16492	731	16	B	703	0				4.00	98	5.00	95		
28 6983	LYNN OLDHAM	183.99			719	40000	729	18	B	703	3				19.50	95	4.84	95		
28 7005	JANEY PATE	460.74			708	15310	724	46	B	703	0									
28 7016	NORMA POSEY	.47			1226	13932	205		B	703	3									
28 7027	SUZIE PRICE	5.18			515	11299	618	1	B	703	3									
28 7038	CARLA RAY	1,938.48			804	23700	801	164	B	703	3				287.00	20	47.00	98		
28 7049	BARBARA REID	248.03			411	11000	616	25	B	703	R									
28 7060	PEGGY RHOTON	3.53			725	6000	730		B	703	3									
28 8039	TIM RICE	28.40			501	10719	913	3	B	703	3									
28 8061	A.F. ROACH	5,787.85			804	80907	801	579	B	731	0				809.07	20	25.00	98	422.07	98
28 8083	ERNIE SCHRITTER	26.26			718	5000	731	3	B	703	0									
28 8204	ALBERTO SECO	834.65			718	33759	731	83	B	703	3									
28 8249	BILL SHAFER	290.90			516	1050	518	29	B	703	0									
28 8468	BILL BANKS	9.40		1	726	19166	802	1	P	703	3									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. YEST ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED
478													

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ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
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ASSIGNMENT SHEET #1

BSL - 417-B

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8/04/75 999 YOUR BANK, U.S.A.

418-B

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE		DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
35 2851	RON CARDWELL	356.36			812	130000	725	37	D	710	8									
35 2862	GINNY COPELAND	323.05			731	24044	731	32	D	710	3									
35 2873	CLAUDE COWAN	204.59			726	18000	731	20	D	710	3									
35 2884	JANIE COWAN	129.06			801	10037	801	3	D	710	3									
35 2895	JAN CREECH	.74			725	2000	801		D	710	3									
35 2906	MIKE CREWS	17.35			716	4651	730	2	D	710	3									
35 2917	JIM CROUCH	906.45			801	5000	801	91	D	710	8									
35 2928	VICKI CURTIS	253.95			802	9200	802	15	D	710	3									
35 4050	KEN DAVIS	2,235.16			1009	53334	218	224	D	710	3									
35 4215	CHUCK DOSS	.50			201	6800	421		D	710	8									
35 4358	PAT DOSS	6.10			731	1000	731	1	D	710	8									
35 4523	DAVID DRAKE	1,061.82			804	60927	731	105	D	710					609.27	20	25.00	98	60.00	98
35 4545	JOHN EDWARDS	597.37			802	23800	802	30	D	710	0									
35 4556	RHONDA EDWARDS	659.78			731	67465	731	66	D	710	0				150.01	98				
35 4611	SCOTT ENGLISH	2,123.67			804	13332	801	202	D	710	0				133.32	20				
35 4622	SUE FLOWERS	773.30			731	42602	731	77	D	710	0		NSC							
35 4688	MIKE FLOYD	323.16			802	19218	802	12	D	710	3									
35 4743	JIM GATTIS	419.69			804	15600	801	32	D	710	0				156.00	20				
35 4776	ALLEN GILLIAM	677.59			804	32730	730	38	D	710	0				327.30	20				
35 4809	DALE GINN	365.57			804	23474	801	17	D	710	0		NSC		234.74	20	11.24	98	24.63	98
35 4853	MAXINE GRACE	2,188.06			630	712896	723	219	D	710	8		HD		100.00	95				
35 4875	SHIRLEY GRAVES	1,057.96			804	18310	801	106	D	710	0				183.10	20				
35 4886	JANET HEARNS	885.77			804	30000	801	59	D	710	8				300.00	20				
35 4930	KATHY HENSLEY	269.51			801	21319	801	7	D	710	8									
35 4952															285.60	20	4.08	98	9.95	98
35 4952	DEAN HILDEBRAND	1,175.50			804	28560	801	98	D	710	0				10.00	98				
35 4985	DON HUDSON	2,203.32			802	76861	802	150	D	710	0				24.76	95				
35 5007	GERI HUDSON	2,605.61			804	35283	801	261	D	710	0				352.83	20	12.36	98		
35 5029	KYLE HUDSON	1,073.89			804	46474	731	57	D	710	0				464.74	20	12.50	98	300.00	96
35 5040	TY JOCOY	1,272.45			804	5185	731	127	D	710	8				51.85	20	21.00	98	75.00	98
35 5051	JIM JONES	447.25			804	34560	731	15	D	710	0				345.60	20	25.00	95		
35 5073	BARBARA LAIR	1,083.32			801	96642	801	18	D	710	E				10.06	98	10.20	98	30.88	98
35 5106	BONNIE LAIR	.89			1224	31887	115		D	710	3									
35 5117	ORBIE LAIR	175.48			731	11032	731	18	D	710	3				10.00	98				
35 5139	SUSAN LYND	2,778.38			804	10000	730	278	D	710	0				100.00	20	10.00	98	15.00	98
35 5161	DON MASSEY	233.96			802	7481	802	23	D	710	8				5.00	98	8.00	98	39.10	95
35 5172	JACK NICHOLS	8,477.51			802	60143	802	783	D	710	0									
35 5183	LYNN OLDHAM	.30-		1	613	18403	619		D	710	3		MB							
35 5194	JANEY PATE	206.85			731	20000	731	21	D	710	3				5.14	98				
35 5216	NORMA POSEY	500.13			712	17500	726	50	D	710	R									
35 5227	SUZIE PRICE	238.56			717	27283	728	24	D	710	3									
35 5238	CARLA RAY	78.41			802	7500	802	2-	D	710	R									
35 5249	BARBARA REID	.29			722	3300	728		D	710	3									
35 5260	PEGGY RHOTON	219.26			801	29574	801	8-	C	708	3				50.00	95	2.76	98		
35 5271	TIM RICE	33.95			707	12009	725	3	D	710	0									
35 6041	A.F. ROACH	75.79			721	17909	730	8	D	710	0				20.00	98				
35 6063	ERNIE SCHRITTER	137.13			804	17100	729	4	D	710	0				171.00	20	65.00	95		
35 6305	ALBERTO SECO	515.24			801	22051	802	52	D	710	0									
35 6371	BILL SHAFER	2,486.84			731	30727	731	249	D	710	8									
35 6426	BILL BANKS	26.60			615	4500	729	3	D	710	3									
35 6437	TOM BOHANNON	15.63		1	731	4000	731	2	D	710	8									
35 6459	BONNIE BRANDON	270.00			729	26503	731	27	D	710	3									
35 6547	GREG BRANDON	162.61			729	1229	729	16	D	710	0									
35 6580	RICHARD BRANDON	255.04			725	3465	730	26	D	710	3				20.00	98				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP.

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

40 COD C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

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ASSIGNMENT SHEET #1

8/04/7 999 YOUR BAN .S.A. 04

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.	[illegible]	HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
39 2935	DEAN HILDEBRAND	139.68		1	719	55000	731	17	D	710	3									
39 2957	DON HUDSON	1,263.33			616	10000	725	125	D	710	0									
39 2968	GERI HUDSON	523.36			616	10616	801	52	D	710	0				5.00	98				
39 2979	KYLE HUDSON	6.23			729	5000	731	1	D	804	8				5.53	98				
39 3012	TY JOCCY	246.84			731	30000	801	25	D	710	2									
39 3056	JIM JONES	1,044.09			725	17000	731	104	D	710	0		HD							
39 3067	BARBARA LAIR	99.01		1	802	11292	802		D	710	3				10.15	98	25.00	98		
39 3078															16.56	98	22.21	98	25.61	98
39 3078															37.50	98	47.79	98	100.00	98
39 3078	BONNIE LAIR	102.30			731	40000	731	10	D	710	3				115.00	98				
39 3100	ORBIE LAIR	451.20			731	14500	731	45	D	710	3									
39 3133	SUSAN LYND	19.90			707	12013	725	2	D	710	3									
39 3144	DON MASSEY	216.05			802	2000	802	12	D	710	3									
39 3166	JACK NICHOLS	2.59			701	14200	715		D	710	3									
39 3177	LYNN OLDHAM	24.30			719	22396	801	2	D	710	3									
39 3199															3.59	98	4.29	98	4.62	98
39 3199	JANEY PATE	662.70			801	25900	601	46	D	710	0				10.00	98	40.00	98		
39 3210	NORMA POSEY	207.39			716	7200	801	21	D	710	3									
39 3221	SUZIE PRICE	50.53			722	20000	802	5	D	710	3									
39 3232	CARLA RAY	54.54			721	26965	801	5	D	710	3									
39 3243	BARBARA REID	87.67			802	8400	802	9	D	710	3				11.00	98	150.00	98		
39 3265	PEGGY RHOTON	66.55			801	18030	801	13	D	710	3				22.66	95	31.00	98		
39 4002	TIM RICE	1,412.85			804	71666	730	141	D	710	8				716.88	20				
39 4046	A.F. ROACH	455.99			802	29000	802	26	D	710	0				16.00	98	18.00	98	36.00	98
39 4101	ERNIE SCHRITTER	1,409.46			707	30100	728	141	D	710	0									
39 4398	ALBERTO SECO	128.89			423	12889	423	13	D	710	8									
39 4431	BILL SHAFER	13.78			708	5700	728	1	D	710	0									
39 4466	BILL BANKS	162.88			726	7000	731	16	D	710	8									
39 4651	TOM BOHANNON	4,317.95		1	801	350000	801	12	D	710	0		FH		19.14	98				
39 4761	BONNIE BRANDON	315.60			802	17568	802	12	D	710	3									
39 4772	GREG BRANDON	23.04			718	25000	802	1	D	710	8		HD							
39 4783	RICHARD BRANDON	.00			1228	340000	708		D	710	8		EP							
39 4794															587.35	20	8.50	98	17.15	98
39 4794	SHIRLEY BRANDON	2,064.29			804	5873[illegible]	801	156	D	710	8				189.70	98				
39 4816															3.64	98	13.00	98	17.48	98
39 4816	LEO BROWN	589.33			801	24000	801	37	D	710	8				49.28	98	133.85	98		
39 4827	RON CARDWELL	33.86			1007	67764	1211	3	D	710	0									
39 4893	GINNY COPELAND	424.44			802	23795	802	12	D	710	0				30.00	98	76.80	98		
39 4926	CLAUDE COWAN	3,645.75			722	7368	801	365	D	710	0				15.00	98				
39 5014	JANIE COWAN	71.39			515	7094	625	7	D	710	3									
39 5036	JAN CREECH	566.96			104	6910	122	57	D	710	0									
39 5047	MIKE CREWS	1,435.62			802	100000	802	144	D	802	5				4.5[illegible]	98	12.00	98		
39 5058	JIM CROUCH	.00			613	05	613		D	710	8									
39 5080	VICKI CURTIS	124.14			726	15477	802	12	D	710	0									
39 5091	KEN DAVIS	13.87			801	1500	801	1	D	710	3				5.00	98				
39 5113	CHUCK DOSS	2,047.86			720	305000	930	205	D	710	0									
39 5135	PAT DOSS	1.49			1207	170	1207		D	710	3									
39 5146	DAVID DRAKE	.00			628	20000	723		D	710	5									
39 5157	JOHN EDWARDS	27.44			801	2592	801	3	D	710	0									
39 5168	RHONDA EDWARDS	240.55			731	21351	731	24	D	710	3				4					
39 5201	SCOTT ENGLISH	244.45			804	1854	729	24	D	710	3				18.54	20				
39 5212	SUE FLOWERS	3,113.99			702	95624	801	311	D	710	8				4.07	98				
39 5223	MIKE FLOYD	1,216.70			804	7879	729	121	D	710	3				78.79	20				
39 5234	JIM GATTIS	.00			227	22547	616		D	710	3									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RG. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP.

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

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STATUS CODES: C = ZERO BALANCE P = PURGED S = SPECIAL INSTRUCTIONS N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 3 = HOLD 5 = OVERDRAFT

483

ASSIGNMENT SHEET #1

BSL - 419-B

8/04/75 999 YOUR BANK, U.S.A. 84

420-B

ASSIGNMENT SHEET #1

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.	!	HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
47 4522															3.55	98	5.00	98	7.73	98
47 4522	SCOTT ENGLISH	352.96			731	43854	801	35	F	715	8				15.00	98	19.18	98		
47 4533	SUE FLOWERS	504.56			728	9650	728	50	F	715	3									
47 4544	MIKE FLOYD	314.92			804	42301	721	31	F	715	0				423.01	20	4.65	98	129.00	98
47 4555	JIM GATTIS	4,164.04			513	44299	513	416	F	715	R									
47 4566	ALLEN GILLIAM	239.34			802	3750	802	24	F	715	3									
47 4577	DALE GINN	216.43			726	5000	801	22	F	715	3				12.88	98				
47 4588	MAXINE GRACE	215.52			723	34405	802	22	F		3				1.61	98	2.79	98		
47 6018	SHIRLEY GRAVES	234.69			726	16462	728	23	F	715	3				21.80	98	30.00	98		
47 6062	JANET HEARNE	449.90			730	50841	801	45	F	715	8				5.00	98	12.66	98		
47 6150	KATHY HENSLEY	341.84			802	29400	802	14	F	715	3				100.64	98				
47 6249	DEAN HILDEBRAND	290.35			723	27672	731	29	F	715	3				10.00	98				
47 6262	DON HUDSON	1,037.30		1	804	23871	801	64	F	715	0				238.71	20	40.00	98		
47 6381	GERI HUDSON	1,051.77			802	39608	802	105	F	715	0									
47 6392	KYLE HUDSON	590.16		1	802	53518	802	18	F	715	8				4.35	98	29.00	98	44.93	98
47 6447	TY JOCOY	47.85			502	21876	616	5	F	715	3									
47 6491	JIM JONES	1,014.85			804	22490	729	81	F	715	0				224.90	20	200.00	98		
47 6524	BARBARA LAIR	47.80			417	100000	701	5	F	715	3									
47 6535	BONNIE LAIR	3.87			224	10000	515		F	715	3									
47 6557	ORBIE LAIR	22.53			731	2000	731	2	F	715	3				7.75	98	125.00	98		
47 6568	SUSAN LYND	78.98			719	18650	731	8	F	715	3				5.51	95				
47 6579															10.40	20	20.00	98	20.80	98
47 6579	DON MASSEY	213.39			804	1040	801	9	F	715	3				50.00	98	75.41	98		
47 6590	JACK NICHOLS	1,728.11			804	12460	726	163	F	715	0				124.60	20	7.00	95		
47 6612	LYNN OLDHAM	1,065.27			804	3500	801	17	F	715	0				35.00	20				
47 6623	JANEY PATE	146.90			731	16000	802	15	F	715	3									
47 6656	NORMA POSEY	30.31			728	2000	731	3	F	715	3									
47 6667	SUZIE PRICE	3.68			707	2500	707		F	715	3									
47 6711	CARLA RAY	780.92			627	7049	728	78	F	715	3				90.00	95				
47 6722	BARBARA REID	457.36			801	35694	801	16	F	715	3				10.00	98	19.75	98	77.25	98
47 6744	PEGGY RHOTON	.70			1022	15000	211		F	715	3									
47 6755	TIM RICE	78.15			801	8155	801	3	F	715	3									
47 6799	A.F. ROACH	65.60			804	6000	725	7	F	715	3				60.00	20				
47 6810	ERNIE SCHRITTER	542.90			331	100000	702	54	F	715	3									
47 6821	ALBERTO SECO	5.24			527	8468	731	1	F	715	3									
47 6832	BILL SHAFER	6.69			701	4000	718	1	F	715	8									
47 8009	BILL BANKS	56.17			502	4000	71[illegible]	6	F	715	3				10.30	98				
47 8053															59.30	20	9.25	98	13.16	98
47 8053	TOM BOHANNON	134.38			804	5930	801	13	F	715	3				25.00	98	42.19	98		
47 8075	BONNIE BRANDON	23.06			719	3000	721	2	F	715	3		HD							
47 8130	GREG BRANDON	230.00			801	21131	801	3	F	715	3				12.81	98	15.00	98		
47 8207	RICHARD BRANDON	969.69			711	17465	730	97	F	715	0				20.59	98				
47 8273	SHIRLEY BRANDON	1,334.88			729	62655	731	133	F	715	0		BJT							
47 8284	LEO BROWN	94.92			411	373235	128	9	F	715	0									
47 8329	RON CARDWELL	303.63			804	14000	714	31	F	715	0				140.00	20				
47 8361	GINNY COPELAND	434.59			730	6000	731	43	F	715	8				5.62	98	20.00	98		
47 8405	CLAUDE COWAN	557.80			603	21000	723	56	F	715	0									
47 8416															19.95	98	40.00	98	41.00	98
47 8416	JANIE COWAN	176.79			801	7500	801	13	F	715	3				50.00	98				
47 8482	JAN CREECH	3,229.67			616	31250	722	323	F	715	0				50.00	95				
47 8493	MIKE CREWS	1.10-			702	3147	702		F	715	3									
47 8515	JIM CROUCH	6.90			726	500	729	1	F	715	3									
47 8548	VICKI CURTIS	1,022.14			801	23537	801	82	F	715	8									
47 8559	KEN DAVIS	377.15			731	27111	801	38	F	715	0		NSC		15.74	98	102.21	98		

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY & SP

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS COD C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 8 = OVERDRAFT
3 = HOLD

8/04/75 999 YOUR BAN .S.A. 102

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
54 5186	DAVID DRAKE	207.47			801	9047	801	21	G	717	3				5.00	98	10.00	98	10.00	98
54 5197	JOHN EDWARDS	332.56			804	28750	801	63	G	717	R				287.50	20				
54 5208	RHONDA EDWARDS	.00			723	73	723		G	717	3									
54 5219	SCOTT ENGLISH	12.52			731	1327	731	1	G	717	3									
54 5230	SUE FLOWERS	539.71			801	38700	801	14	G	717	R				39.56	98				
54 5241	MIKE FLOYD	793.01			804	22250	710	59	G	717	0				222.50	20				
54 5252	JIM GATTIS	120.65			729	7138	731	12	G	717	3									
54 5263	ALLEN GILLIAM	300.00			719	30000	719	30	G		3									
54 5274	DALE GINN	1,106.83			723	150000	731	111	G		8				13.00	98				
54 6055	MAXINE GRACE	261.02			721	3400	801	26	G	717	0				6.21	98	150.00	98		
54 6066	SHIRLEY GRAVES	2,794.30			731	10660	801	279	G	717	0									
54 6132	JANET HEARNE	526.92			722	20191	722	53	G	717	0									
54 6165	KATHY HENSLEY	1,372.46			731	25000	801	137	G	717	0				11.00	98				
54 6198	DEAN HILDEBRAND	1,152.6[illegible]			726	30000	731	115	G	717	0									
54 6242	DON HUDSON	13.22			1214	25000	207	1	G	717	3									
54 6308															257.50	20	3.00	98	10.00	98
54 6308	GERI HUDSON	263.01			804	25750	801	6	G	717	3				10.00	98	40.00	98	65.00	98
54 6363	KYLE HUDSON	85.12			726	15000	801	9	G	717	0									
54 6385	TY JOCOY	1,707.02			801	21000	801	151	G	717	0									
54 6440	JIM JONES	425.15			719	40140	801	43	G	717	0		NSC		3.84	98	47.34	98		
54 6473	BARBARA LAIR	709.47			801	41154	801	31	G	717	8									
54 6495	BONNIE LAIR	139.69			618	19200	715	14	G	717	3									
54 6506	ORBIE LAIR	4,247.79			728	5500	802	425	G	717	R									
54 6517	SUSAN LYND	360.00			804	36000		36	G		0				360.00	20				
54 8035															73.39	95	4.38	98	12.48	98
54 8035	DON MASSEY	2,157.01			718	95766	723	216	G	717	3				46.25	98	49.00	98	97.74	98
54 8068	JACK NICHOLS	354.44			627	16386	716	35	G	717	8									
54 8112	LYNN OLDHAM	560.73			802	56010	802	2	G	717	3									
54 8200	JANEY PATE	131.32			731	6000	731	13	G	717	R									
54 8211	NORMA POSEY	1,852.23			729	32500	729	185	G	717	8				50.00	95	4.00	98		
54 8266	SUZIE PRICE	419.86			426	43201	731	42	G	717	0									
54 8310	[illegible]RLA RAY	233.57			804	17420	801	13	G	717	0				174.20	20				
54 8365	BARBARA REID	206.39			728	15650	730	21	G	717	3		MT		70.00	95	10.00	98		
54 8398	PEGGY PHOTON	5.99			609	36000	802	1	G	717	8									
54 8409	TIM RICE	20.35			120	11000	124	2	G	717	3									
54 8420	A.F. ROACH	566.82			801	51351	802	7	G	717	8									
54 8431	ERNIE SCHRITTER	44.25			804	2800	731	4	G	717	8				28.00	20				
54 8442	ALBERTO SECO	32.26			715	12000	801	3	G	717	3				3.45	98				
54 8453	BILL SHAFER	220.00			804	22000		22	G		R				220.00	20				
55 0026	BILL BANKS	500.23			804	13560	802	40	H	719	8				135.60	20	3.77	98	12.90	98
55 0059	TOM BOHANNON	350.10			724	8093	801	35	H	719	0				5.00	98	43.92	98		
55 0081	BONNIE BRANDON	147.67			731	16062	731	15	H	719	3				10.00	98	39.26	98		
55 0125	GREG BRANDON	152.96			715	33000	725	15	H	719	3				4.00	98				
55 0136	RICHARD BRANDON	126.75			731	19584	801	13	H	719	3				3.95	98	5.55	98	82.31	98
55 0235	SHIRLEY BRANDON	300.01			802	24990	802	10	H	719	0									
55 0246	LEO BROWN	2,285.48			801	118664	801	119	H	719	0									
55 0279	RON CARDWELL	306.92			802	38000	802	1	H	719	0				48.98	98	95.92	98		
55 0312	GINNY COPELAND	1,504.51			804	15000	731	150	H	719	0				150.00	20				
55 0367	CLAUDE COWAN	91.35			710	6000	728	9	H	719	3				2.81	98	15.45	98	20.18	98
55 0378	JANIE COWAN	615.36			802	50030	802	12	H	719	0									
55 0389	JAN CREECH	.00			724	147	724		H	719	3									
55 0455	MIKE CREWS	1,126.22			804	19500	731	103	H	719	0				195.00	20	20.00	95		
55 0477	JIM CROUCH	162.75			804	17560	729	4	H	719	0				175.60	20	43.12	95		
55 0554	VICKI CURTIS	278.39			719	53700	801	23	H	719	0				10.73	98				

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP.

	# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL.	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

ASSIGNMENT SHEET #1

BSL - 421-B

8/04/75 999 YOUR BANK, U.S.A. 131

422-B

ASSIGNMENT SHEET #1

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.		HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
68 2818															5.50	95	7.20	98	10.58	98
68 2818	ALLEN GILLIAM	304.13			731	22500	802	30	K	724	0				175.50	98				
68 2840	DALE GINN	1,294.41			804	43346	801	89	K	724	0		NSC		433.46	20	4.00	98	23.00	98
68 2851	MAXINE GRACE	73.98			728	49843	730	7	K	724	0		NSC							
68 2864	SHIRLEY GRAVES	86.03			225	10	723	9	K	724	0									
68 2939	JANET HEARNE	7.30			620	14790	723	1	K	724	6									
68 2950	KATHY HENSLEY	1,585.85			305	100000	707	159	K	724	3									
68 2972	DEAN HILDEBRAND	6.66		1	721	27597	801	1	K	724	3		DB							
68 2994	DON HUDSON	1.86			709	2000	726		K	724	3									
68 3016	GERI HUDSON	720.09			802	45055	802	32	K	724	0									
68 3027	KYLE HUDSON	2.31			707	3500	723		K	724	3									
68 3038	TY JOCOY	116.51			802	10000	802	2	K	724	3				3.54	96	80.00	98		
68 3060	JIM JONES	81.51			802	2000	802	5	K	724	0									
68 3082	BARBARA LAIR	29.52			730	22500	801	3	K	724	3									
68 3093	BONNIE LAIR	5.14			730	7999	801	1	K	724	3									
68 3104	ORBIE LAIR	99.43			111	20000	213	10	K	724	0									
68 3115	SUSAN LYND	246.23			804	3010	801	25	K	724	3				30.10	20				
68 3126	DON MASSEY	.00			723	2945	723		K	724	3									
68 3137															284.99	20	2.76	98	19.27	96
68 3137	JACK NICHOLS	295.14			804	28499	801	10	K	724	3				20.00	98	95.00	98		
68 3148	LYNN OLDHAM	240.35			708	32403	801	24	K	724	3									
68 3159	JANEY PATE	3.96			630	6450	801		K	724	3									
68 3170	NORMA POSEY	195.93			731	19945	801	20	K	724	3				1.53	98	2.04	98	2.28	98
68 3181	SUZIE PRICE	512.05			731	19629	801	51	K	724	E				4.00	95	9.24	98	13.14	96
68 3192															1.70	95	4.35	98	10.00	**
68 3192	CARLA RAY	6.36		5	730	19135	802	1	K	724	3		JH		-10.00	**				
68 4072	BARBARA REID	197.50			802	7000	802		K	724	3				10.00	98				
68 4105	PEGGY RHOTON	204.13			802	17000	802	10	K	724	R				15.00	98				
68 4149	TIM RICE	368.03			731	22500	731	37	K	724	8									
68 4171	A.F. ROACH	153.31			730	160000	802	15	K	724	8				1,600.00	95				
68 4215	ERNIE SCHRITTER	731.87			707	27980	731	73	K	724	3									
68 4259	ALBERTO SECO	339.01			602	5000	802	34	K	724	8				5.60	98	10.00	98	20.00	98
68 4336	BILL SHAFER	477.45			619	10000	625	48	K	724	0									
68 4358	BILL BANKS	426.34		1	501	33330	801	23	K	724	3				13.50	98	25.00	98		
68 4391	TOM BOHANNON	13.24			1207	2000	122	1	K	724	3									
68 4446	BONNIE BRANDON	627.97			804	56504	730	13	K	724	0				566.04	20	8.00	98		
68 4490	GREG BRANDON	40.67			703	28250	731	4	K	724	0									
68 4523	RICHARD BRANDON	1,368.65			723	3092	801	137	K	724	0				9.00	96				
68 4633	SHIRLEY BRANDON	.00			723	2392	723		K	724	3									
68 4688	LEO BROWN	152.09			722	15000	801	15	K	724	0				3.75	98				
68 4765	RON CARDWELL	941.01		1	801	18000	802	74	K	724	0		NSC		5.15	98				
68 4787	GINNY COPELAND	1,806.28			802	18090	802	171	K	724	0									
68 4820	CLAUDE COWAN	1,002.43			804	24250	802	80	K	724	0				242.50	20	10.00	98	13.66	96
68 4886	JANIE COWAN	1,155.47		1	804	10000	802	66	K	724	0				100.00	20	14.00	96	16.75	98
68 4930	JAN CREECH	130.83			731	20714	801	13	K	724	3				50.00	96				
68 4974	MIKE CREWS	573.79			703	18947	801	57	K	724	0									
68 4996															10.72	98	19.52	98	32.00	96
68 4996	JIM CROUCH	52.56			802	20000	802	5	K	724	3				38.00	98	55.00	98		
68 5051	VICKI CURTIS	10.21			501	49735	501	1	K	724	3									
68 5084	KEN DAVIS	8.11			422	35637	612	1	K	724	3									
68 5117	CHUCK DOSS	1,332.16			804	114802	801	23	K	724	0		NSC		1,148.02	20	32.62	98		
68 5128	PAT DOSS	1.71			326	159	327		K	724	8									
68 5150	DAVID DRAKE	1,264.79			802	13580	802	126	K	724	0		NSC		104.00	98				
68 5172	JOHN EDWARDS	5,448.09			801	11540	801	545	K	724	8				50.00	95	46.64	98		

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. TEST.	# ACCTS RD. TODAY	# STMTS P. SHEET	ACCUM. BEGINNING BALANCE	TEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CT. & SP

	# CARDS PUNCHED	DIFF. TEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT S.C. POSTED

STATUS CODES: C = ZERO BALANCE S = SPECIAL INSTRUCTIONS
P = PURGED N = NO ACTIVITY ALLOWED

ACTIVITY CODES: 1 = STOP PAY 5 = OVERDRAFT
3 = HOLD

488

489

8/04/75 999 YOUR BAN .S.A. 141

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	CYCLE	DATE LAST STMT.	[illegible]	HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
73 0701	TIM RICE	466.63			801	13852	801	37	L	728	3				15.00	95	15.00	93		
73 0723	A.F. ROACH	.25			303	4000	305		L	728	8									
73 0734	ERNIE SCHRITTER	144.21			707	100000	730	14	L	728	8									
73 0745	ALBERTO SECO	619.48		3	731	50000	731	62	L	728	3	50			3.35	98	5.00	98	25.00	98
73 0767	BILL SHAFER	134.69			804	6738	731	13	L	728	3				67.39	20	5.00	98	16.65	98
73 0778	BILL BANKS	153.87			717	7500	730	15	L	728	R									
73 0789	TOM BOHANNON	157.40			726	32143	730	16	L	728	3				8.00	98	19.82	98	29.00	98
73 0800	BONNIE BRANDON	585.16			802	13618	802	59	L	728	3									
73 2120	GREG BRANDON	679.65			628	19311	728	68	L	728	0				12.00	98				
73 2230	RICHARD BRANDON	1,281.79			802	55260	802	78	L	728	0									
73 2318	SHIRLEY BRANDON	190.32			726	41000	731	19	L	728	3				5.00	98	164.00	98		
73 2351	LEO BROWN	294.09			804	15000	731	19	L	728	8				150.00	20				
73 2428	RON CARDWELL	489.34			707	42200	729	49	L	728	0				9.53	98	145.00	98		
73 2472	GINNY COPELAND	236.48			719	49000	801	24	L	728	3				5.00	98	5.00	98		
73 2483	CLAUDE COWAN	358.11			804	32340	729	6	L	728	0				323.40	20	56.20	95		
73 2516	JANIE COWAN	5.78			726	500	731	1	L	728	3									
73 2527	JAN CREECH	98.35			728	9199	729	10	L	728	3									
73 2549	MIKE CREWS	.65			403	10031	610		L	728	3									
73 2571	JIM CROUCH	1,530.71			802	52398	802	103	L	728	0									
73 2582	VICKI CURTIS	12.92			524	60838	610	1	L	728	0									
73 2593	KEN DAVIS	137.58			724	32000	801	14	L	728	8				5.54	98	15.00	98		
73 2626	CHUCK DOSS	326.37			1120	32851	1212	33	L	728	0									
73 2648	PAT DOSS	56.09			508	10000	616	6	L	728	3									
73 2659	DAVID DRAKE	38.47			514	6000	529	4	L	728	3									
73 2670	JOHN EDWARDS	144.28			801	16086	802	4	L	728	3									
73 2681	RHONDA EDWARDS	167.93			729	6187	729	17	L	728	3									
73 4023	SCOTT ENGLISH	505.95			716	10000	801	51	L	728	8									
73 4034	SUE FLOWERS	22,148.41			802	35310	802	2215	L	728	8									
73 4089	MIKE FLOYD	1,151.41			709	20000	730	115	L	728	0				8.00	98				
73 4100	JIM GATTIS	661.33			804	30860	801	6	L	728	0				308.60	20	500.00	98		
73 4276	ALLEN GILLIAM	1,345.78			723	31020	725	185	L	728	0									
73 4364	DALE GINN	586.72			505	30246	506	59	L	728	0									
73 4441	MAXINE GRACE	21.94			725	5000	725	2	L	728	8									
73 4452	SHIRLEY GRAVES	1.68			716	500	716		L	728	8									
73 4463	JANET HEARNE	33.18			623	1500	724	3	L	728	0				1.91	98				
73 4496	KATHY HENSLEY	7,146.59			728	55000	731	715	L	728	0				16.53	98				
73 4507	DEAN HILDEBRAND	1,593.74			802	41530	802	159	L	728	0									
73 4518	DON HUDSON	659.28			719	17501	731	66	L	728	8									
73 4529	GERI HUDSON	444.49			712	20833	730	44	L	728	8									
73 4540	KYLE HUDSON	70.43			802	7292	802	7	L	728	3				12.95	98	25.00	98		
73 4551	TY JOCOY	229.33			731	3276	731	23	L	728	3									
73 4562	JIM JONES	2,337.17			804	139635	731	94	L	728	8				73.49	20	1,396.35	20		
73 4573	BARBARA LAIR	.00			723	4977	723		L	728	3		JH							
73 4584	BONNIE LAIR	379.33			523	41200	725	33	L	728	R									
73 6025	ORBIE LAIR	438.93			731	26600	731	44	L	728	8				17.50	98	21.44	98		
73 6036	SUSAN LYND	398.24			804	8746	802	30	L	728	8				87.46	20	4.45	98	10.00	98
73 6058	DON MASSEY	5,404.70			804	12578	802	450	L	728	8				125.78	20	44.70	98		
73 6113	JACK NICHOLS	495.25			726	15830	730	50	L	728	8									
73 6124	LYNN OLDHAM	.31			501	16679	506		L	728	0									
73 6146	JANEY PATE	12.73			621	10000	623	1	L	728	0									
73 6157	NORMA POSEY	83.90		1	729	8761	802	8	L	728	3									
73 8005	SUZIE PRICE	429.46			802	40000	802	43	L	728	3				56.70	99				
73 8039	CARLA RAY	87.08			417	2350	109	9	L	728	0									
73 8137	BARBARA REID	1,884.50			801	50000	801	184	L	728	0									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. YEST.	# ACCTS RO. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	YEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM. ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP.

# CARDS PUNCHED	DIFF. YEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT B.C. POSTED

STATUS 490
C = ZERO BALANCE
P = PURGED
S = SPECIAL INSTRUCTIONS
N = NO ACTIVITY ALLOWED

ACTIVITY CODES:
1 = STOP PAY
3 = HOLD
5 = OVERDRAFT

ASSIGNMENT SHEET #1

BSL - 423-B

8/04/75 979 YOUR BANK, U.S.A. 142

424-B

ACCOUNT NUMBER	NAME	CURRENT BALANCE	STAT	ACT	DATE LAST DEPOSIT	AMOUNT OF LAST DEPOSIT	DATE LAST TRANS.	COLLECTED BALANCE	[illegible]	DATE LAST STMT.	[illegible]	HOLDS	RELATED ACCOUNTS	TYPE A/C	AMOUNT	TR CODE	AMOUNT	TR CODE	AMOUNT	TR CODE
73 8247	PEGGY RHOTON	34.61			610	15500	729	3	L	728	3				20.00	95	6.63	98		
73 8258	TIM RICE	1,030.74			802	42393	802	103	L	728	8									
73 8346	A.F. ROACH	2,188.26			802	39273	802	189	L	728	0									
73 8368	ERNIE SCHRITTER	4.98			723	2300	724		L	728	3									
73 8401	ALBERTO SECO	.10			609	3229	730		L	728	3									
73 8434	BILL SHAFER	2,413.04			804	19620	802	221	L	728	0				148.00	20	196.20	20		
73 8456	BILL BANKS	370.04			804	22220	730	17	L	728	0				222.20	20				
73 8489	TOM BOHANNON	4.13			617	7000	707		L	728	0		NSC							
73 8511	BONNIE BRANDON	4.90			801	5000	801		L	728	3									
73 8522	GREG BRANDON	12.81			609	12500	710	1	L	728	3									
73 8533	RICHARD BRANDON	533.89			804	19140	801	33	L	728	0				191.40	20				
73 8555	SHIRLEY BRANDON	27.33			731	4000	731	3	L	728	3				10.00	98				
73 8577	LEO BROWN	3.63			706	16300	717		L	728	3									
73 8599	RON CARDWELL	13.83		1	728	8608	729	1	L	728	3				50.00	98				
73 8610	GINNY COPELAND	13.31			405	40183	507	1	L	728	0									
73 8621	CLAUDE COWAN	.15			516	14699	527		L	728	8									
73 8632	JANIE COWAN	22.53			726	6000	730	2	L	728	3				10.00	98				
74 0007	JAN CREECH	30.99			804	2866	801	3	L	728	0				28.66	20				
74 0106	MIKE CREWS	13.66			420	5000	1015	1	L	728	6									
74 0205	JIM CROUCH	278.93			801	23100	801	8	L	728	3				8.00	95	7.53	98	21.72	98
74 0260	VICKI CURTIS	409.30			804	32180	731	41	L	728	0				321.80	20	17.85	98	1,400.00	98
74 0271	KEN DAVIS	50.00			519	20000	204	5	L	728	0									
74 0304	CHUCK DOSS	165.41			801	42808	802	23+	L	728	3				20.00	98	180.00	98		
74 0337	PAT DOSS	1,454.63			804	84624	801	65	L	728	0				845.24	20	50.00	95	6.13	98
74 0436	DAVID DRAKE	445.21			711	7500	711	45	L	728	0		NSC							
74 0546	JOHN EDWARDS	488.27			801	19562	801	29	L	728	3				23.50	98				
74 0557	RHONDA EDWARDS	105.88			731	20543	802	11	L	728	E				50.00	98				
74 0645	SCOTT ENGLISH	2.53			516	14115	707		L	728	3									
74 0676	SUE FLOWERS	589.02			802	40000	802	59	L	728	8		SS		37.06	98	60.00	95		
74 0700	MIKE FLOYD	.87			324	10600	403		L	728	3		JA							
74 0711	JIM GATTIS	128.90			802	4000	802	13	L	728	0									
74 0722	ALLEN GILLIAM	.65			930	24307	1015		L	728	5									
74 0733	DALE GINN	2.00			328	10000	630		L	728	0									
74 0744	MAXINE GRACE	243.63			802	12000	802	14	L	728	3									
74 0755	SHIRLEY GRAVES	14.23			716	11000	721	1	L	728	3									
74 0766	JANET HEARNE	285.62			801	12500	801	29	L	728	0				19.94	95				
74 0777	KATHY HENSLEY	444.04			802	42572	802	4	L	728	0									
74 0788	DEAN HILDEBRAND	195.31			801	17408	801	10	L	728	8		LEU		10.00	98	20.00	98	20.00	98
74 0799	DON HUDSON	146.93			804	14000	728	15	L	728	3				140.00	20	20.00	95		
74 0810	GERI HUDSON	68.62			801	10000	801	3+	L	728	3				20.00	95				
74 2053	KYLE HUDSON	626.14			723	70000	725	63	L	728	8				1.88	98				
74 4033	TY JOCOY	746.34			804	13910	731	65	L	729	0				139.10	20				
74 4077															374.40	20	2.28	98	3.50	98
74 4077	JIM JONES	424.95			804	37440	729	12	L	728	0				3.76	98				
74 4132	BARBARA LAIR	32.92			726	15000	731	3	L	728	3									
74 4220	BONNIE LAIR	474.12			709	56120	730	47	L	728	5				12.00	98	15.00	98		
74 4231	ORBIE LAIR	2,161.59			804	33697	731	186	L	728	8				336.97	20	10.00	95		
74 4253	SUSAN LYND	933.33			628	13500	628	93	L	728	8									
74 4264	DON MASSEY	16.13			725	4139	801	2	L	728	3									
74 4286	JACK NICHOLS	1,164.17			804	67545	729	56	L	728	0		NSC		675.45	20				
74 4352	LYNN OLDHAM	43.85+			715	1865	729	3+	L	728	3									
74 4363	JANEY PATE	65.00			708	3000	709	7	L	728	0									
74 4374	NORMA POSEY	236.51			801	19656	801	14	L	728	3									
74 4396	SUZIE PRICE	1,180.00			726	80000	726	114	L	728	2									

LEDGER NUMBER	# ACCTS ACTIVE	# ACCTS WR. TODAY	# ACCT PURGED	# ACCTS WR. TEST.	# ACCTS RD. TODAY	# STMTS F. SHEET	ACCUM. BEGINNING BALANCE	TEST. ACCUM. ENDING BALANCE	CREDIT AMOUNT POSTED	# CREDITS POSTED	DEBIT AMOUNT POSTED	# DEBITS POSTED	TODAYS ACCUM ENDING BALANCE	DIFFERENCE OUT OF BALANCE	# STMTS CY. & SP

	# CARDS PUNCHED	DIFF. TEST. ACC. END. BAL. TOD. ACC. BEG. BAL	# CR. NOT POSTED	CREDIT AMOUNT NOT POSTED	# DR. NOT POSTED	DEBIT AMOUNT NOT POSTED	CREDIT CONTROL AMOUNT	DIFF. CR. CONTROL AMT. CR. READ	DIFF. C.C. # CR. READ	DEBIT CONTROL AMOUNT	DIFF. DR. CONTROL AMT. DR. READ	DIFF. D.C. # DR. READ	AMOUNT D.C. POSTED

ASSIGNMENT SHEET #1

STATUS COD
C = ZERO BALANCE
P = PURGED
S = SPECIAL INSTRUCTIONS
H = NO ACTIVITY ALLOWED

ACTIVITY CODES:
1 = STOP PAY
3 = HOLD
5 = OVERDRAFT

BOOKKEEPING
UNIT V

ASSIGNMENT SHEET #2--ANSWERING QUESTIONS ABOUT FILING CHECKS AND DEPOSITS

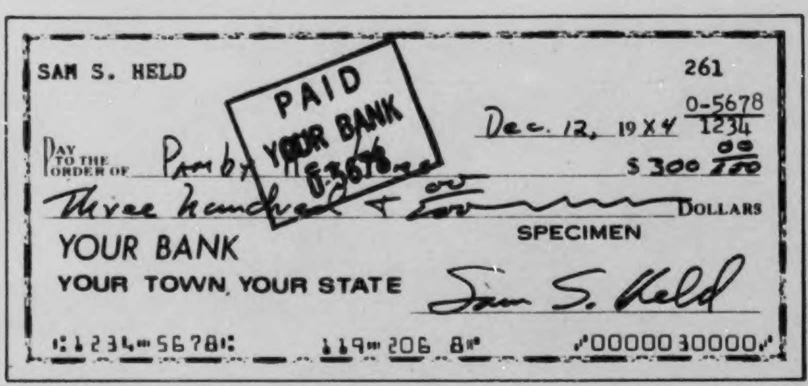
Examine the following checks and answer the questions about each set of checks given.

1. Assume that today is July 10, 19X5 and that your bank considers a check to be stale after six months. Which of the checks below is post-dated? __________ Which is stale? __________

2. What is wrong with Check C? __________

3. A check that has a future date is called a(n) __________ check, and a check that is too old is called a(n) __________ check.

A.



SAM S. HELD 261

PAID YOUR BANK 0-5678

Dec. 12, 19X4 0-5678/1234

PAY TO THE ORDER OF Pamby [illegible] $ 300 00/100

Three hundred & 00/100 DOLLARS

SPECIMEN

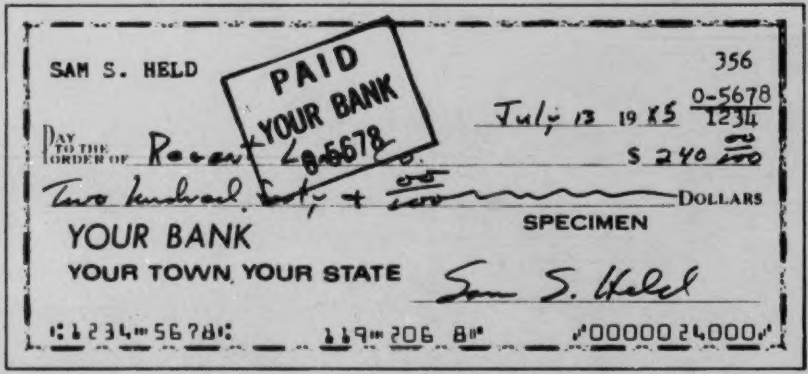
YOUR BANK

YOUR TOWN, YOUR STATE

Sam S. Held

⑆1234⑈5678⑆ 119⑈206 8⑈ ⑈0000030000⑈

B.



SAM S. HELD 356

PAID YOUR BANK 0-5678

July 13 19X5 0-5678/1234

PAY TO THE ORDER OF Regent [illegible] $ 240 00/100

Two hundred forty & 00/100 DOLLARS

SPECIMEN

YOUR BANK

YOUR TOWN, YOUR STATE

Sam S. Held

⑆1234⑈5678⑆ 119⑈206 8⑈ ⑈0000024000⑈

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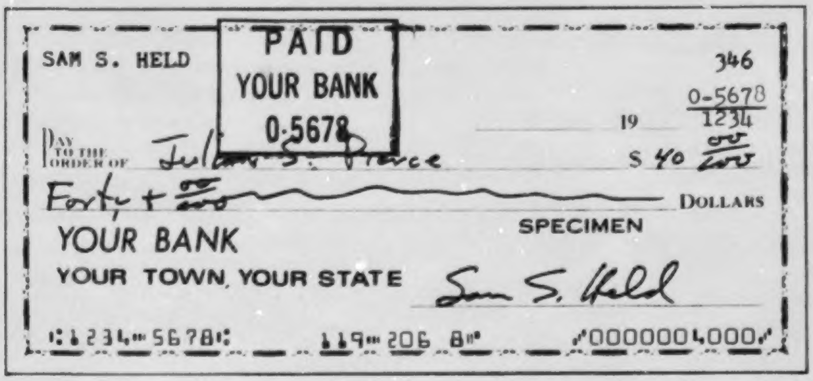
ASSIGNMENT SHEET #2

C.



SAM S. HELD

PAID
YOUR BANK
0-5678

346

0-5678
1234

19

PAY TO THE ORDER OF Julian S. Pierce $ 40 00/100

Forty + 00/100 DOLLARS

YOUR BANK
YOUR TOWN, YOUR STATE

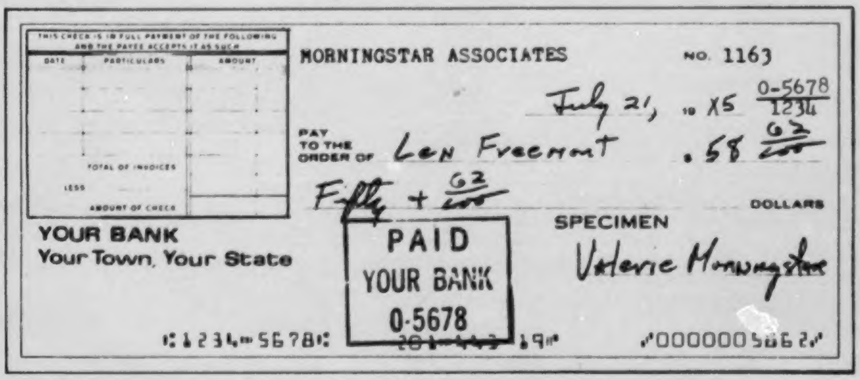
SPECIMEN

Sam S. Held

⑆1234⑈5678⑆ 119⑈206 8⑈ ⑈0000004000⑈

4. Which of the following checks have something wrong with the amount?

A.



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT
	TOTAL OF INVOICES	
	LESS	
	AMOUNT OF CHECK	

MORNINGSTAR ASSOCIATES NO. 1163

July 21, 19 X5

0-5678
1234

PAY TO THE ORDER OF Len Freemont $ 58 62/100

Fifty + 62/100 DOLLARS

YOUR BANK
Your Town, Your State

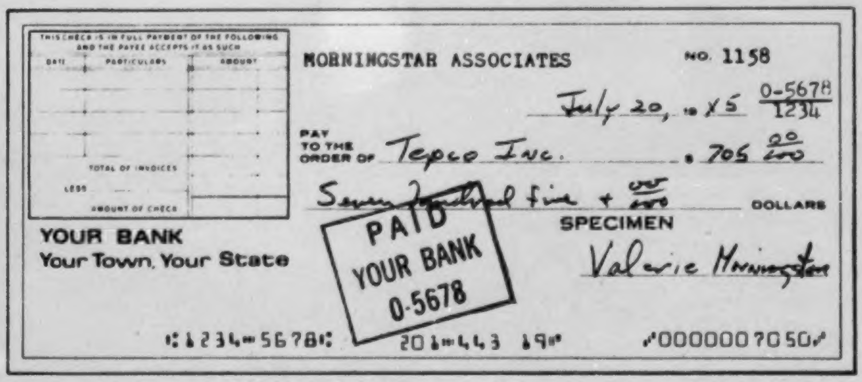
PAID
YOUR BANK
0-5678

SPECIMEN

Valerie Morningstar

⑆1234⑈5678⑆ 201⑈443 19⑈ ⑈0000005862⑈

B.



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT
	TOTAL OF INVOICES	
	LESS	
	AMOUNT OF CHECK	

MORNINGSTAR ASSOCIATES NO. 1158

July 20, 19 X5

0-5678
1234

PAY TO THE ORDER OF Tepco Inc. $ 705 00/100

Seven hundred five + 00/100 DOLLARS

YOUR BANK
Your Town, Your State

PAID
YOUR BANK
0-5678

SPECIMEN

Valerie Morningstar

⑆1234⑈5678⑆ 201⑈443 19⑈ ⑈0000007050⑈

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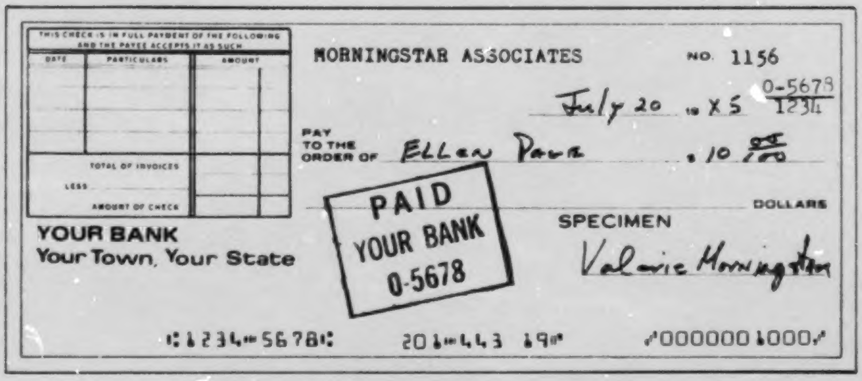
ASSIGNMENT SHEET #2

C.



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT
	TOTAL OF INVOICES	
	LESS	
	AMOUNT OF CHECK	

MORNINGSTAR ASSOCIATES NO. 1156

July 20 19 X5 0-5678/1234

PAY TO THE ORDER OF Ellen Pave $ 10 00/100

DOLLARS

YOUR BANK
Your Town, Your State

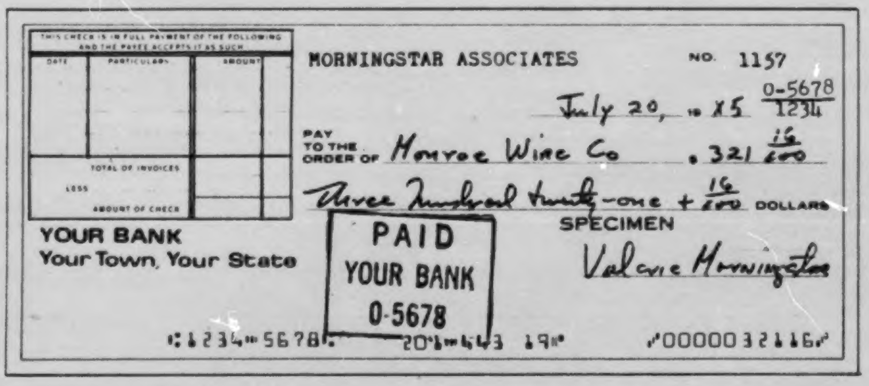
PAID
YOUR BANK
0-5678

SPECIMEN

Valerie Morningstar

1234 5678 201 443 19 0000001000

D.



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT
	TOTAL OF INVOICES	
	LESS	
	AMOUNT OF CHECK	

MORNINGSTAR ASSOCIATES NO. 1157

July 20, 19 X5 0-5678/1234

PAY TO THE ORDER OF Monroe Wire Co $ 321 16/100

Three hundred twenty-one + 16/100 DOLLARS

YOUR BANK
Your Town, Your State

PAID
YOUR BANK
0-5678

SPECIMEN

Valerie Morningstar

1234 5678 201 443 19 0000032116

5. What is wrong in each case? ______________________________

____

____

____

____

____

____

____

____

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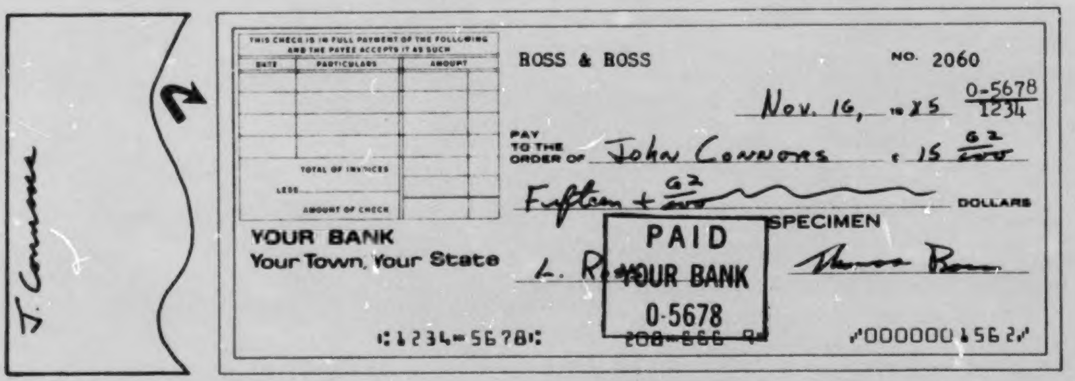
ASSIGNMENT SHEET #2

6. Which of the following checks have something wrong with the payee?

____

A.



J. Connors

THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT

TOTAL OF INVOICES

LESS

AMOUNT OF CHECK

ROSS & ROSS NO. 2060

Nov. 16, 19X5 0-5678/1234

PAY TO THE ORDER OF John Connors $ 15 62/100

Fifteen + 62/100 DOLLARS

YOUR BANK
Your Town, Your State

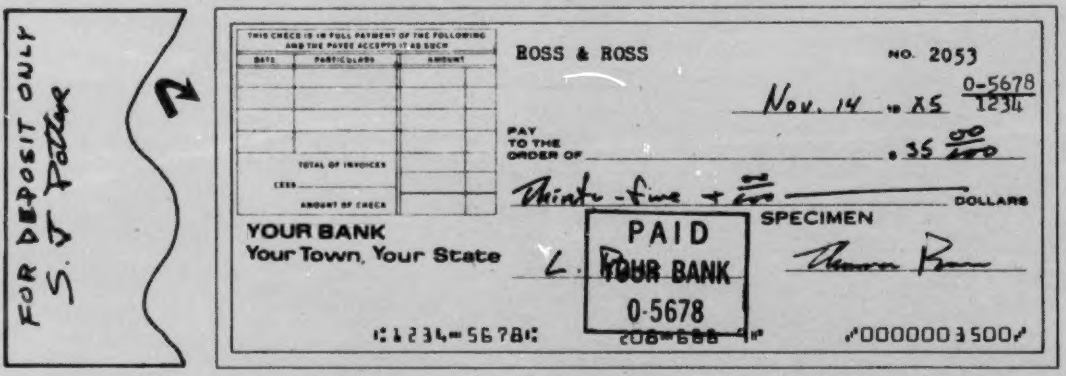
SPECIMEN

L. R.

PAID
YOUR BANK
0-5678

⑆1234⑉5678⑆ 208⑉666 9⑈ ⑈0000001562⑈

B.



FOR DEPOSIT ONLY
S. J Potter

THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT

TOTAL OF INVOICES

LESS

AMOUNT OF CHECK

ROSS & ROSS NO. 2053

Nov. 14 19X5 0-5678/1234

PAY TO THE ORDER OF $ 35 00/100

Thirty-five + 00/100 DOLLARS

YOUR BANK
Your Town, Your State

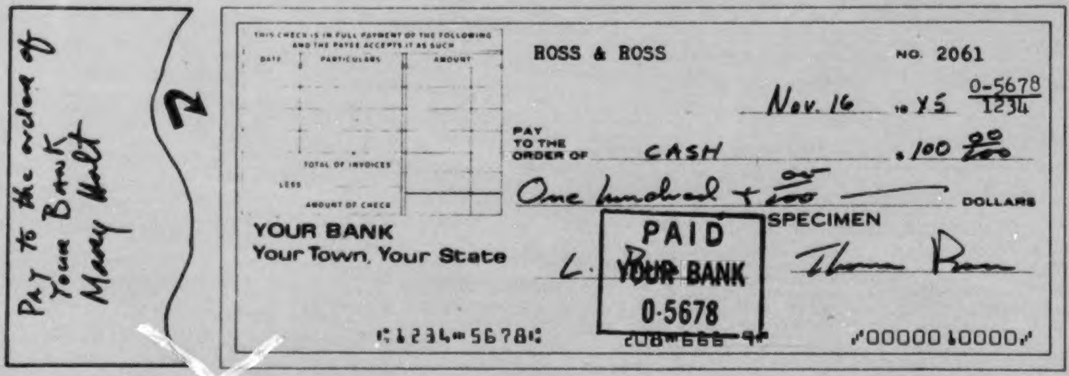
SPECIMEN

L. R.

PAID
YOUR BANK
0-5678

⑆1234⑉5678⑆ 208⑉666 9⑈ ⑈0000003500⑈

C.



Pay to the order of
Your Bank
Mary Holt

THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT

TOTAL OF INVOICES

LESS

AMOUNT OF CHECK

ROSS & ROSS NO. 2061

Nov. 16 19X5 0-5678/1234

PAY TO THE ORDER OF CASH $ 100 00/100

One hundred + 00/100 DOLLARS

YOUR BANK
Your Town, Your State

SPECIMEN

L. R.

PAID
YOUR BANK
0-5678

⑆1234⑉5678⑆ 208⑉666 9⑈ ⑈0000010000⑈

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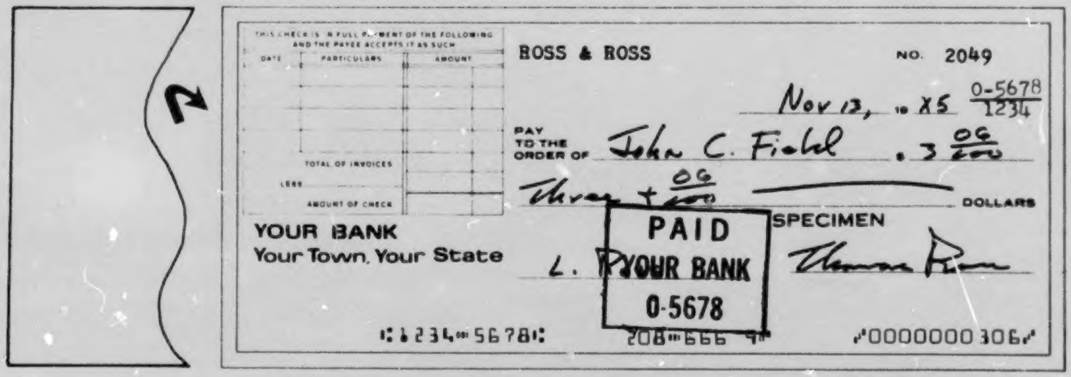
ASSIGNMENT SHEET #2

D.



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE | PARTICULARS | AMOUNT

TOTAL OF INVOICES

LESS

AMOUNT OF CHECK

ROSS & ROSS

NO. 2049

Nov 13, 19 X5

0-5678/1234

PAY TO THE ORDER OF John C. Field $ 3 06/100

Three + 06/100 DOLLARS

YOUR BANK
Your Town, Your State

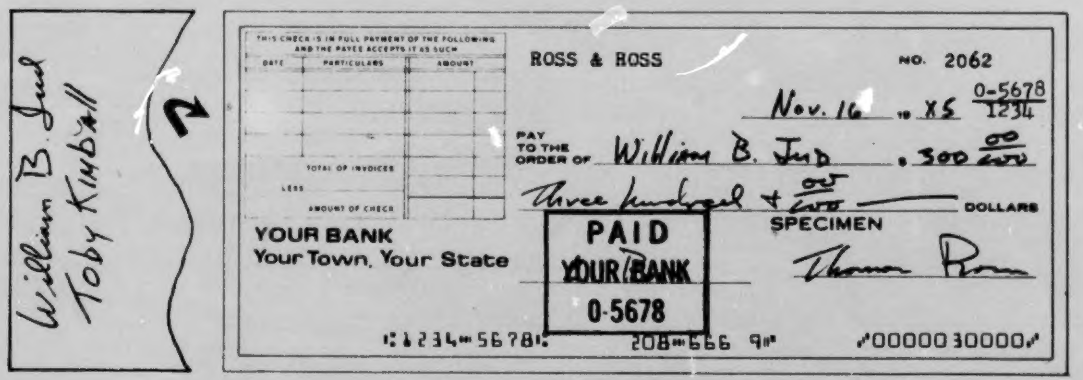
SPECIMEN

L. R

PAID
YOUR BANK
0-5678

⑆1234⑈5678⑆ 208⑈666 9⑈ ⑈0000000306⑈

E.



William B. Jud
Toby Kimball

THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE | PARTICULARS | AMOUNT

TOTAL OF INVOICES

LESS

AMOUNT OF CHECK

ROSS & ROSS

NO. 2062

Nov. 16 19 X5

0-5678/1234

PAY TO THE ORDER OF William B. Jud $ 300 00/100

Three hundred + 00/100 DOLLARS

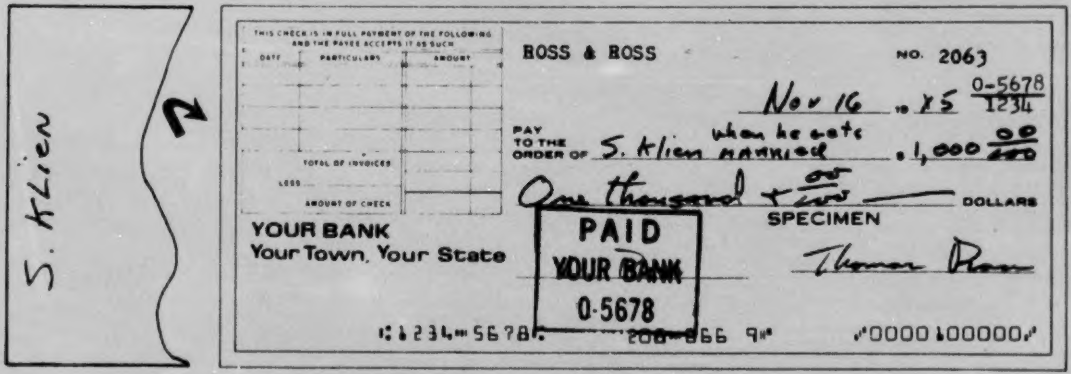
YOUR BANK
Your Town, Your State

SPECIMEN

PAID
YOUR BANK
0-5678

⑆1234⑈5678⑆ 208⑈666 9⑈ ⑈0000030000⑈

F.



S. Klien

THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE | PARTICULARS | AMOUNT

TOTAL OF INVOICES

LESS

AMOUNT OF CHECK

ROSS & ROSS

NO. 2063

Nov 16 19 X5

0-5678/1234

PAY TO THE ORDER OF S. Klien when he gets MARRIED $ 1,000 00/100

One thousand + 00/100 DOLLARS

YOUR BANK
Your Town, Your State

SPECIMEN

PAID
YOUR BANK
0-5678

⑆1234⑈5678⑆ 208⑈666 9⑈ ⑈0000100000⑈

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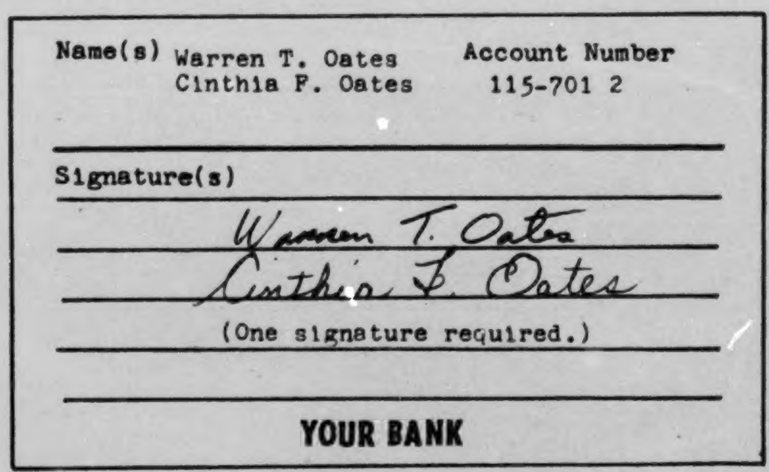
ASSIGNMENT SHEET #2

7. What is wrong in each case? ______________________________

8. Below and on the next page are some checks to be filed and a signature card. Inspect each of the signatures on each of the checks for irregularities. If they are ok, write *ok* next to the letters of the checks. If not, write what is wrong.



Name(s) Warren T. Oates
Cinthia F. Oates

Account Number
115-701 2

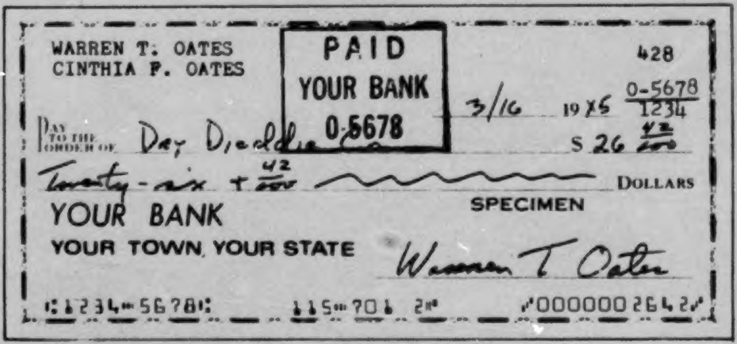
Signature(s)

Warren T. Oates
Cinthia F. Oates

(One signature required.)

YOUR BANK

A. ______________________________



WARREN T. OATES
CINTHIA F. OATES

PAID
YOUR BANK
0-5678

428

3/16 19 75

0-5678
1234

PAY TO THE ORDER OF Day Diddle Co

$ 26 42/100

Twenty-six + 42/100 DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

Warren T Oates

1234-5678 115-701 2 0000002642

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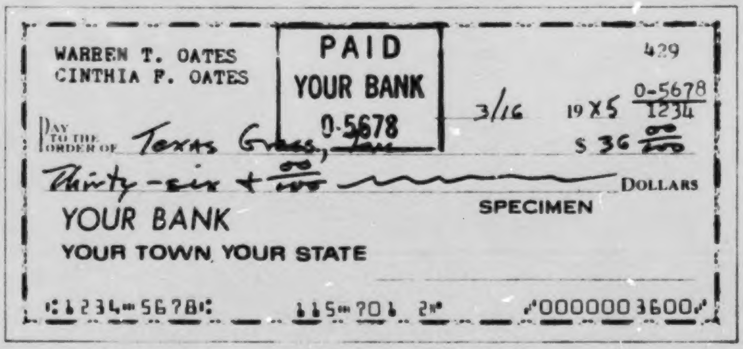
ASSIGNMENT SHEET #2

B.



WARREN T. OATES
CINTHIA F. OATES

PAID
YOUR BANK
0-5678

429

3/16 19 X5 0-5678/1234

PAY TO THE ORDER OF Texas Grass, Inc $ 36 00/100

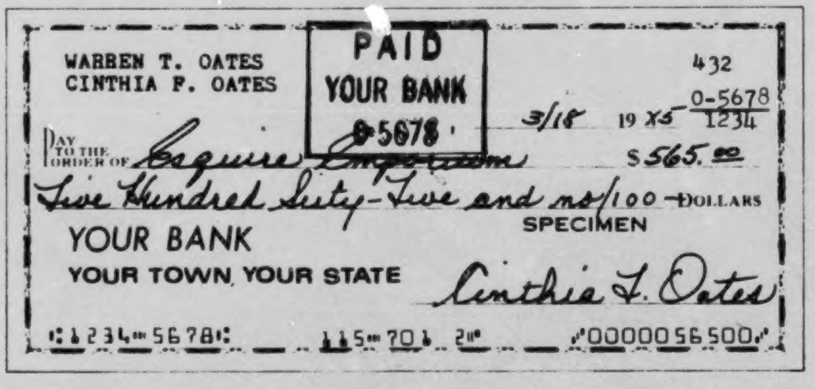
Thirty-six + 00/100 DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

⑆1234⑈5678⑆ 115⑈701 2⑈ ⑇0000003600⑇

C.



WARREN T. OATES
CINTHIA F. OATES

PAID
YOUR BANK
0-5678

432

3/18 19 X5 0-5678/1234

PAY TO THE ORDER OF Esquire Emporium $ 565.00

Five Hundred Sixty-Five and no/100 DOLLARS

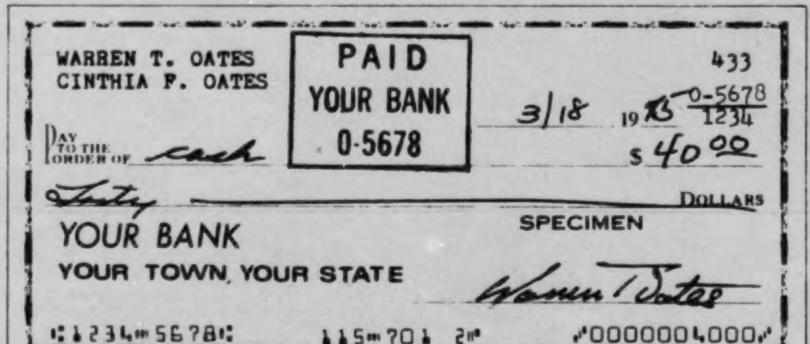
SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

Cinthia F. Oates

⑆1234⑈5678⑆ 115⑈701 2⑈ ⑇0000056500⑇

D.



WARREN T. OATES
CINTHIA F. OATES

PAID
YOUR BANK
0-5678

433

3/18 19 X5 0-5678/1234

PAY TO THE ORDER OF cash $ 40 00

Forty DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

Warren T Oates

⑆1234⑈5678⑆ 115⑈701 2⑈ ⑇0000004000⑇

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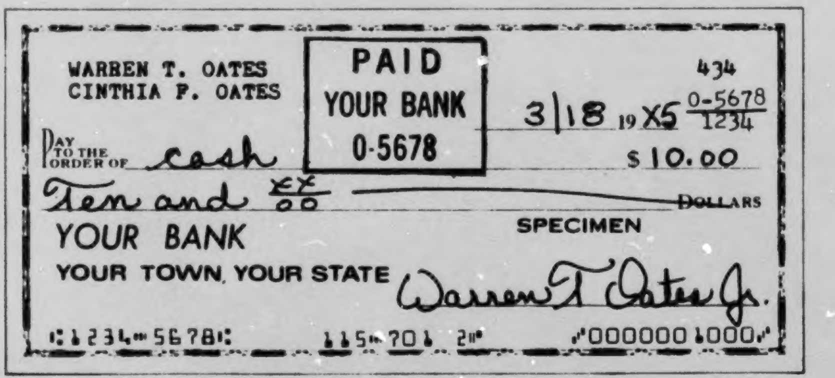
ASSIGNMENT SHEET #2

E. ______________________________



WARREN T. OATES
CINTHIA P. OATES

PAID
YOUR BANK
0-5678

434

3/18 19 X5 $\frac{0-5678}{1234}$

PAY TO THE ORDER OF cash $ 10.00

Ten and xx/00 DOLLARS

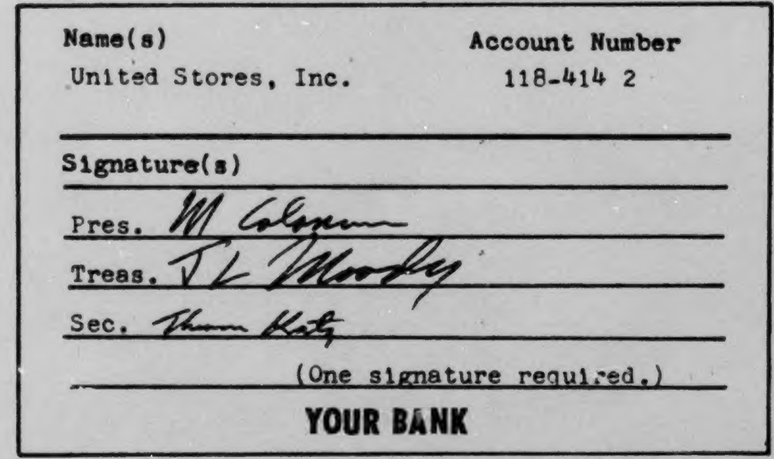
YOUR BANK
YOUR TOWN, YOUR STATE

SPECIMEN

Warren T. Oates Jr.

⑆1234⑉5678⑆ 115⑉701 2⑈ ⑇0000001000⑇

9. Below and on the next page are some checks to be filed and a signature card for the account. Inspect each of the checks for irregularities. If they are ok, write *ok* next to the letter of the check. If not, write what is wrong.



Name(s) United Stores, Inc.

Account Number 118-414 2

Signature(s)

Pres. M Coleman

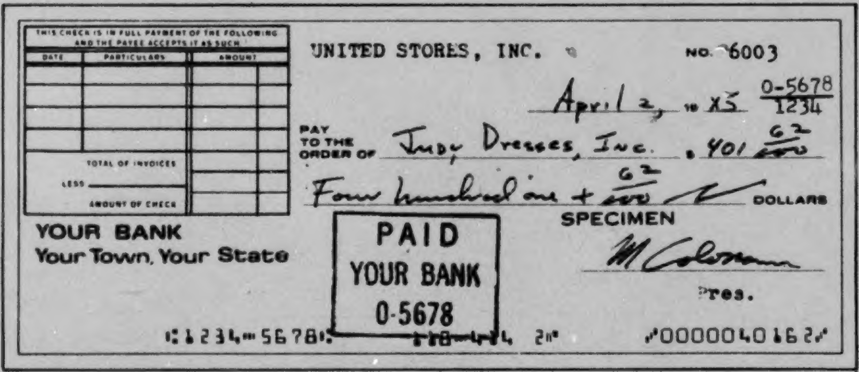
Treas. J L Moody

Sec.

(One signature required.)

YOUR BANK

A. ______________________________



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT
	TOTAL OF INVOICES	
	LESS	
	AMOUNT OF CHECK	

UNITED STORES, INC. NO. 6003

April 2, 19 X5 $\frac{0-5678}{1234}$

PAY TO THE ORDER OF Judy Dresses, Inc. $ 401 62/100

Four hundred one + 62/100 DOLLARS

YOUR BANK
Your Town, Your State

PAID
YOUR BANK
0-5678

SPECIMEN

M Coleman
Pres.

⑆1234⑉5678⑆ 118⑉414 2⑈ ⑇0000040162⑇

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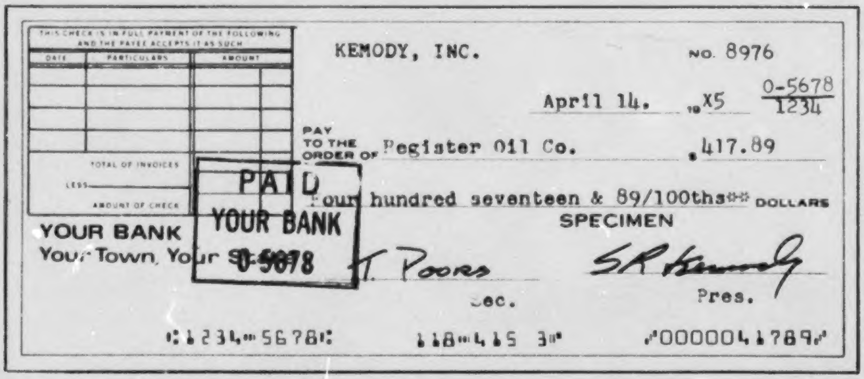
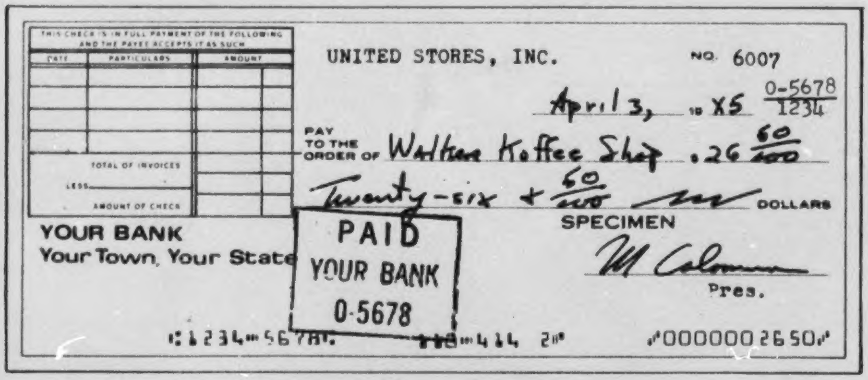
ASSIGNMENT SHEET #2

B. ______________________________


THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH
DATE PARTICULARS AMOUNT
TOTAL OF INVOICES
LESS
AMOUNT OF CHECK

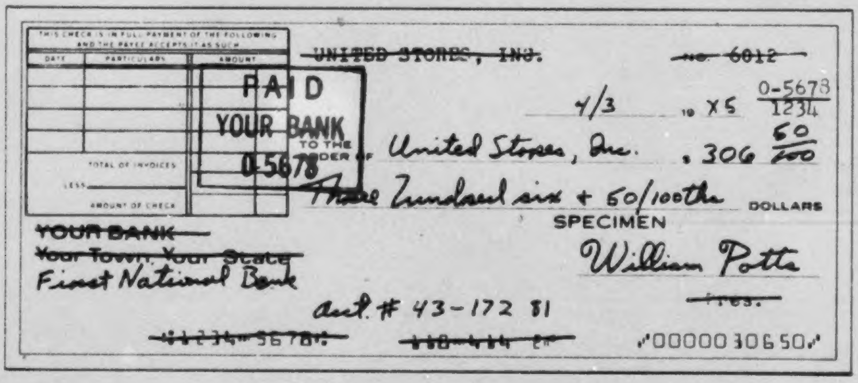
KEMODY, INC. NO. 8976
April 14. 19X5 $\frac{0\text{-}5678}{1234}$
PAY TO THE ORDER OF Register Oil Co. $417.89
Four hundred seventeen & 89/100ths** DOLLARS
SPECIMEN
YOUR BANK
Your Town, Your State
PAID
YOUR BANK
0-5678
T. Poors
Sec.
S R Kennedy
Pres.
⑆1234⑈5678⑆ 118⑈415 3⑈ ⑉0000041789⑉

C. ______________________________


THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH
DATE PARTICULARS AMOUNT
TOTAL OF INVOICES
LESS
AMOUNT OF CHECK

UNITED STORES, INC. NO. 6007
April 3, 19 X5 $\frac{0\text{-}5678}{1234}$
PAY TO THE ORDER OF Walters Koffee Shop $26 $\frac{60}{100}$
Twenty-six + $\frac{60}{100}$ DOLLARS
SPECIMEN
YOUR BANK
Your Town, Your State
PAID
YOUR BANK
0-5678
M Coleman
Pres.
⑆1234⑈5678⑆ 118⑈414 2⑈ ⑉0000002650⑉

D. ______________________________


THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH
DATE PARTICULARS AMOUNT
TOTAL OF INVOICES
LESS
AMOUNT OF CHECK

~~UNITED STORES, INC.~~ ~~NO. 6012~~
4/3 19 X5 $\frac{0\text{-}5678}{1234}$
PAY TO THE ORDER OF United Stores, Inc. $306 $\frac{50}{100}$
Three hundred six + 50/100ths DOLLARS
SPECIMEN
~~YOUR BANK~~
~~Your Town, Your State~~
First National Bank
PAID
YOUR BANK
0-5678
William Potts
~~Pres.~~
Acct. # 43-172 81
~~⑆1234⑈5678⑆~~ ~~118⑈414 2⑈~~ ⑉0000030650⑉

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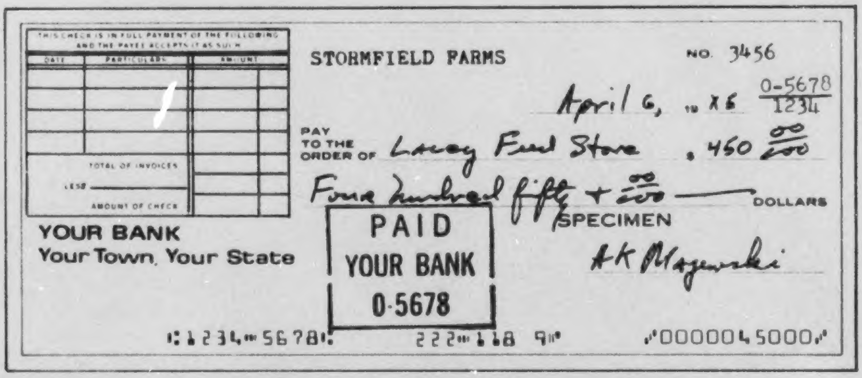
ASSIGNMENT SHEET #2

10. Inspect each of the following checks for irregularities. If they are ok, write *ok* next to the letters of the checks. If not, write what is wrong. Assume today is April 10, 19X5.

A. ____________________



THIS CHECK IS IN FULL PAYMENT OF THE FOLLOWING AND THE PAYEE ACCEPTS IT AS SUCH

DATE	PARTICULARS	AMOUNT
	TOTAL OF INVOICES	
	LESS	
	AMOUNT OF CHECK	

STORMFIELD FARMS

NO. 3456

April 6, 19X6 $\frac{0\text{-}5678}{1234}$

PAY TO THE ORDER OF Lacey Feed Store $ 450 $\frac{00}{100}$

Four hundred fifty + $\frac{00}{100}$ —— DOLLARS

SPECIMEN

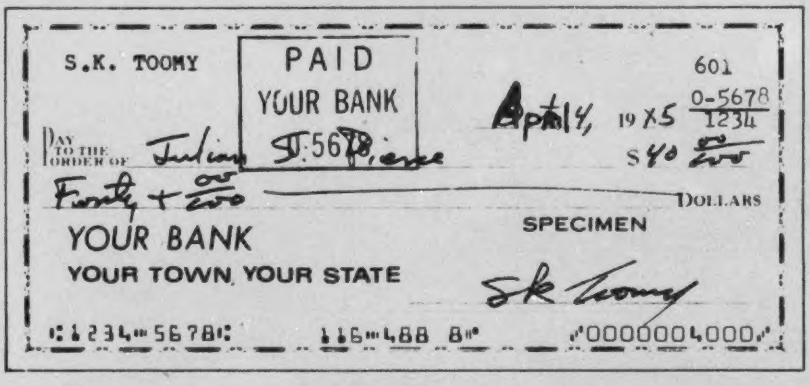
YOUR BANK
Your Town, Your State

PAID
YOUR BANK
0-5678

AK Majewski

⑆1234⑉5678⑆ 222⑉118 9⑈ ⑇0000045000⑇

B. ____________________



S.K. TOOMY

PAID
YOUR BANK
0-5678

601

April 4, 19X5 $\frac{0\text{-}5678}{1234}$

PAY TO THE ORDER OF Julian Pierce $ 40 $\frac{00}{100}$

Forty + $\frac{00}{100}$ —— DOLLARS

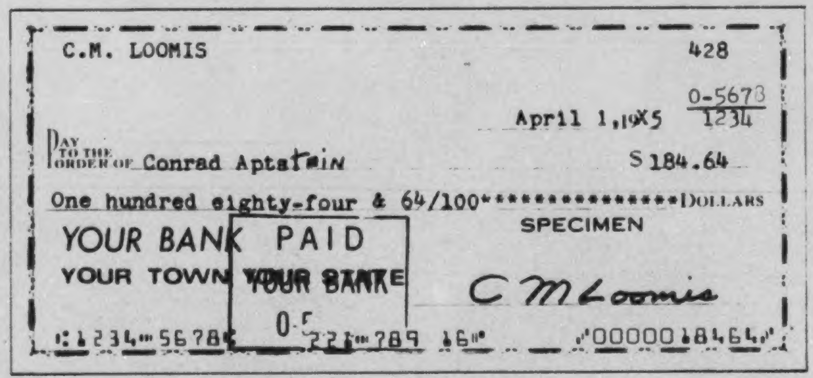
SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

SK Toomy

⑆1234⑉5678⑆ 116⑉488 8⑈ ⑇0000004000⑇

C. ____________________



C.M. LOOMIS

428

April 1, 19X5 $\frac{0\text{-}5678}{1234}$

PAY TO THE ORDER OF Conrad Aptstein $ 184.64

One hundred eighty-four & 64/100****************DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

PAID
YOUR BANK
0-5

C M Loomis

⑆1234⑉5678⑆ 221⑉789 16⑈ ⑇0000018464⑇

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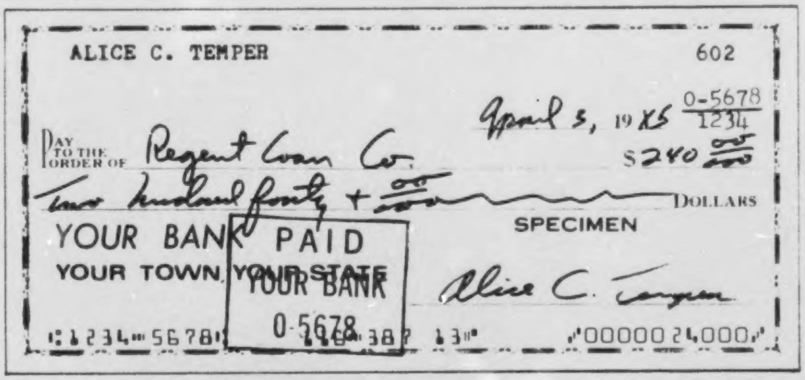
ASSIGNMENT SHEET #2

D. ____________________



ALICE C. TEMPER 602

April 3, 19X5 0-5678/1234

PAY TO THE ORDER OF Regent Loan Co. $240 00/100

Two hundred forty + 00/100 DOLLARS

SPECIMEN

YOUR BANK

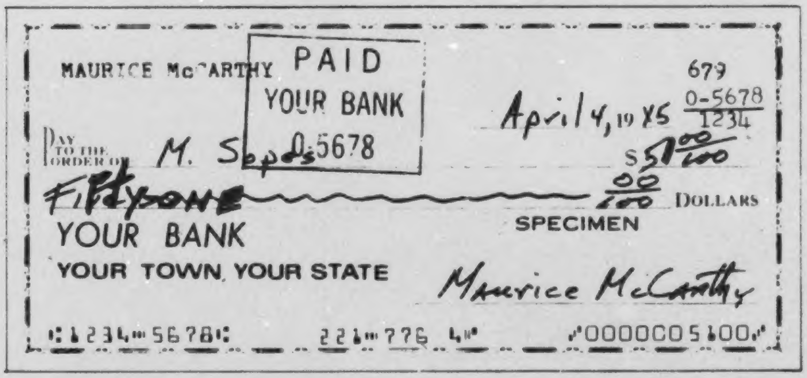
YOUR TOWN, YOUR STATE

PAID
YOUR BANK
0-5678

Alice C. Temper

⑆1234⑈5678⑆ 38 13⑈ ⑈0000024000⑈

E. ____________________



MAURICE McCARTHY 679

PAID
YOUR BANK
0-5678

April 4, 19X5 0-5678/1234

PAY TO THE ORDER OF M. Sepos $51 00/100

Fiftyone 00/100 DOLLARS

SPECIMEN

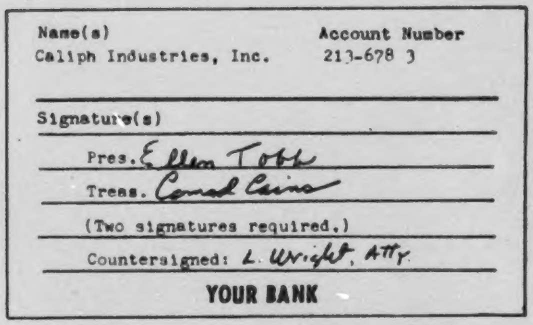
YOUR BANK

YOUR TOWN, YOUR STATE

Maurice McCarthy

⑆1234⑈5678⑆ 221⑈776 4⑈ ⑈0000005100⑈

11. Below are some checks to be filed with a signature card and a caution card. Inspect each of the checks for irregularities. If they are ok, write *ok* next to the letter of the check. If not, write what is wrong.



Name(s) Caliph Industries, Inc.

Account Number 213-678 3

Signature(s)

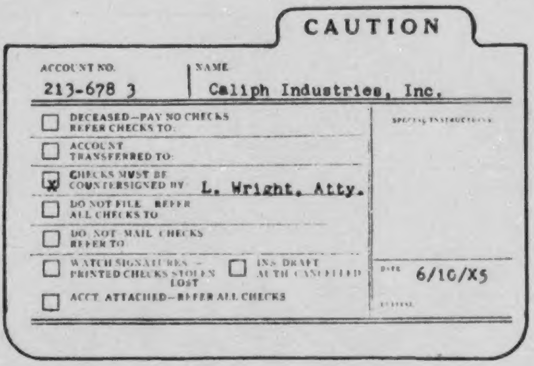
Pres. Ellen Tobb

Treas. Conrad Caine

(Two signatures required.)

Countersigned: L. Wright, Atty.

YOUR BANK



CAUTION

ACCOUNT NO. 213-678 3

NAME Caliph Industries, Inc.

☐ DECEASED—PAY NO CHECKS REFER CHECKS TO:

☐ ACCOUNT TRANSFERRED TO:

☒ CHECKS MUST BE COUNTERSIGNED BY L. Wright, Atty.

☐ DO NOT FILE REFER ALL CHECKS TO

☐ DO NOT MAIL CHECKS REFER TO

☐ WATCH SIGNATURES — PRINTED CHECKS STOLEN LOST

☐ INS DRAFT AUTH CANCELLED

☐ ACCT ATTACHED—REFER ALL CHECKS

SPECIAL INSTRUCTIONS

DATE 6/10/X5

INITIAL

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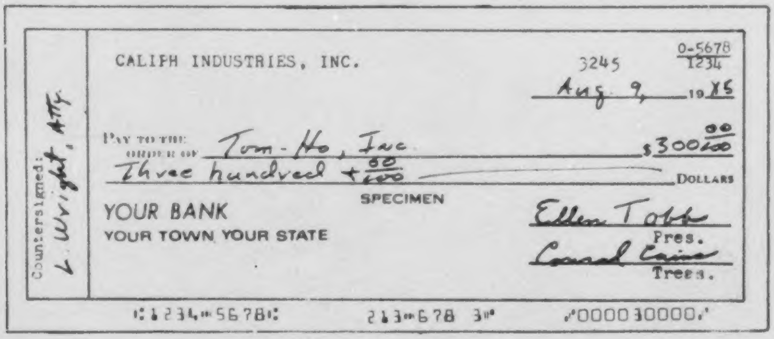
ASSIGNMENT SHEET #2

A. ______________________________



Countersigned: L. Wright, Atty.

CALIPH INDUSTRIES, INC. 3245 0-5678/1234

Aug. 9, 19 X5

Pay to the order of Tom-Ho, Inc $300 00/100

Three hundred + 00/100 DOLLARS

SPECIMEN

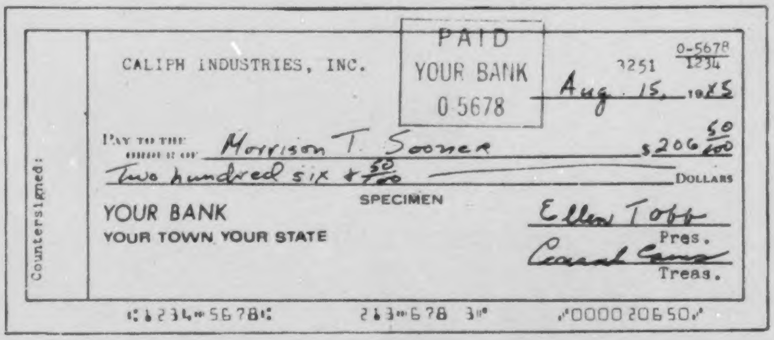
YOUR BANK
YOUR TOWN YOUR STATE

Ellen Tobb Pres.

Conrad Cains Treas.

⑆1234⑈5678⑆ 213⑈678 3⑈ ⑈0000030000⑈

B. ______________________________



Countersigned:

CALIPH INDUSTRIES, INC. 3251 0-5678/1234

PAID
YOUR BANK
0 5678

Aug. 15, 19 X5

Pay to the order of Morrison T. Sooner $206 50/100

Two hundred six + 50/100 DOLLARS

SPECIMEN

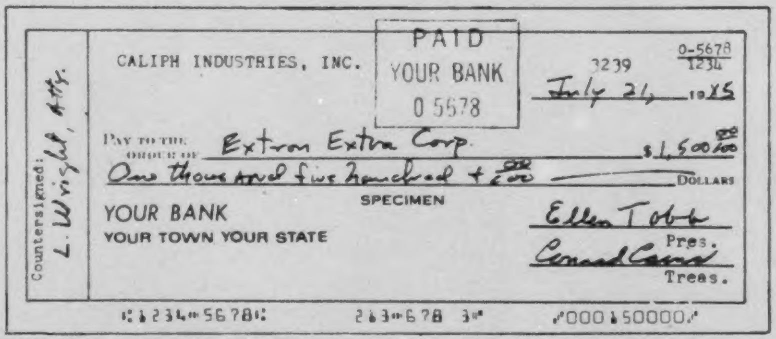
YOUR BANK
YOUR TOWN YOUR STATE

Ellen Tobb Pres.

Conrad Cains Treas.

⑆1234⑈5678⑆ 213⑈678 3⑈ ⑈0000020650⑈

C. ______________________________



Countersigned: L. Wright, Atty.

CALIPH INDUSTRIES, INC. 3239 0-5678/1234

PAID
YOUR BANK
0 5678

July 21, 19 X5

Pay to the order of Extron Extra Corp. $1,500 00/100

One thousand five hundred + 00/100 DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN YOUR STATE

Ellen Tobb Pres.

Conrad Cains Treas.

⑆1234⑈5678⑆ 213⑈678 3⑈ ⑈0000150000⑈

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BOOKKEEPING
UNIT V

ASSIGNMENT SHEET #3--TELEPHONE TRANSFER FUNDS

Using the debit and credit slips on the next page, type a transfer from checking to savings using the following information.

Bob Johnson wants $157 transferred from his checking account (10-2503) to savings (24-4415). His address is 7628 Skyline, Duncan, OK 73533. Bob's telephone number is 429-3722.

(NOTE: Before typing, cut out the debit and credit slips.)

ASSIGNMENT SHEET #3

CREDIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

DEBIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

ASSIGNMENT SHEET #3

CREDIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

DEBIT

ACCOUNT NUMBER

DATE

APPROVED BY

TOTAL

BOOKKEEPING
UNIT V

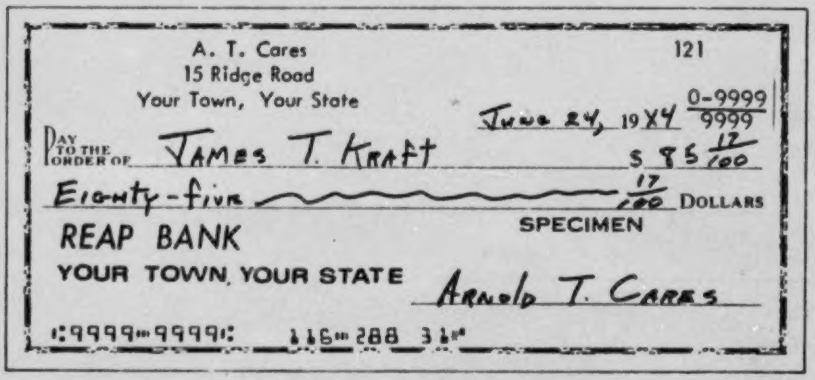
ASSIGNMENT SHEET #4--PROVING

Because of the high volume of items processed, many kinds of errors can and do occur in banking operations. For example, a customer can make a mistake in addition on a deposit ticket, and, if it goes undetected, the wrong amount will be credited to the checking account.

To detect errors and correct them, a bank sets up checkpoints throughout the system. These are known as *proving*. Proving is comparing a new total with another total that has been arrived at previously.

1. a. To prove a deposit, check to see that the total of debits equals the amount of credit. Does the deposit shown below prove? ________________

   b. The correct total of the deposit should be ________________



A. T. Cares
15 Ridge Road
Your Town, Your State

121

June 24, 19X4 $\frac{0-9999}{9999}$

PAY TO THE ORDER OF James T. Kraft $ 85 $\frac{17}{100}$

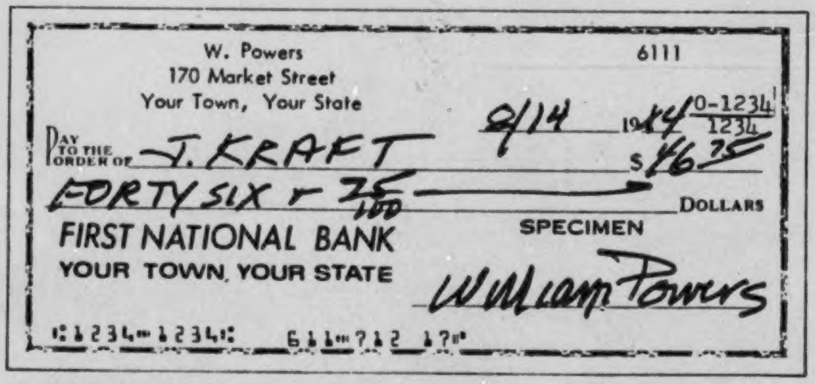
Eighty-five $\frac{17}{100}$ DOLLARS

SPECIMEN

REAP BANK
YOUR TOWN, YOUR STATE

Arnold T. Cares

⑆9999⑉9999⑆ 116⑈288 31⑈



W. Powers
170 Market Street
Your Town, Your State

6111

8/14 19X4 $\frac{0-1234}{1234}$

PAY TO THE ORDER OF J. KRAFT $ 46 $\frac{75}{}$

FORTY SIX & $\frac{75}{100}$ DOLLARS

SPECIMEN

FIRST NATIONAL BANK
YOUR TOWN, YOUR STATE

William Powers

⑆1234⑉1234⑆ 611⑈712 17⑈

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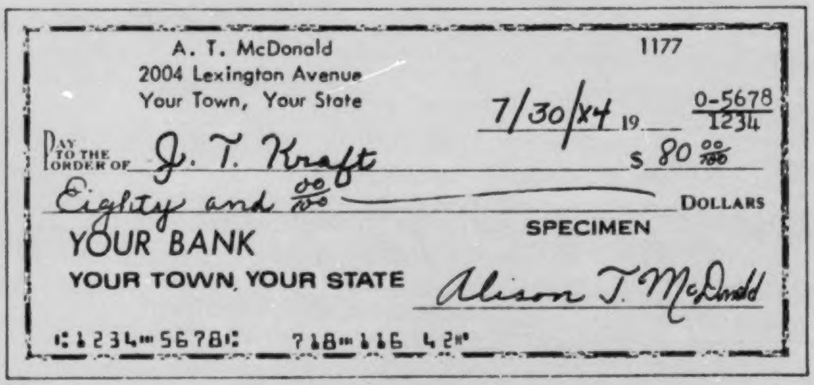
ASSIGNMENT SHEET #4



A. T. McDonald
2004 Lexington Avenue
Your Town, Your State

1177

7/30/X4 19___ 0-5678/1234

PAY TO THE ORDER OF J. T. Kraft $ 80 00/100

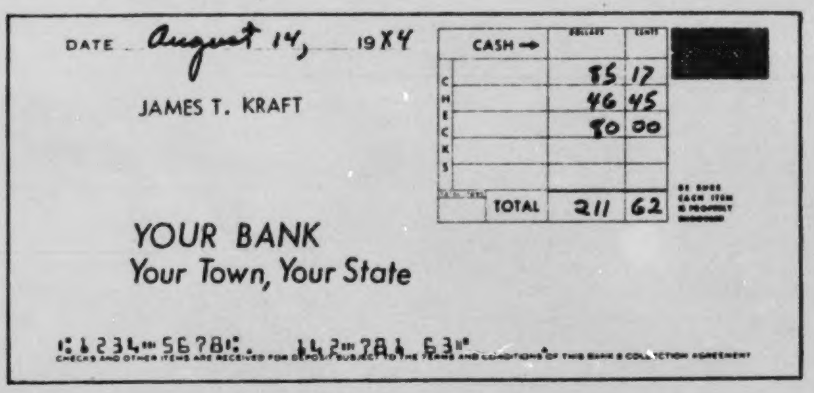
Eighty and 00/100 DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

Alison T. McDonald

⑆1234⑈5678⑆ 718⑈116 42⑉



DATE August 14, 19X4

JAMES T. KRAFT

		DOLLARS	CENTS
CASH →			
CHECKS		85	17
		46	45
		80	00
	TOTAL	211	62

[redacted]

YOUR BANK
Your Town, Your State

⑆1234⑈5678⑆. 142⑈781 63⑉

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

2. Since the two totals do not prove, you know that an error has been made. However, you do not know what the mistake is. You might have made an error in addition or copied one of the amounts incorrectly, or the customer who prepared the deposit ticket might have entered the amount of one or more of the checks on the deposit ticket incorrectly or made an error in addition.

   a. See if you can discover what's wrong. Did the customer make a mistake in preparing the deposit ticket? ____________________

   b. What was the error? ____________________
   ____

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ASSIGNMENT SHEET #4

3. Let's examine another situation in which a proof is accomplished. At the end of the day, a teller must prove cash to see if any mistakes were made and to account for the various amounts that were handled.

   Suppose Allen Turner, a teller, started the day with $20,000 in coin and currency in his till. At the end of the day, his records show that he cashed fifty checks for a total of $5,000 and accepted $2,500 in cash deposits. He counts his cash and finds he has exactly $17,500.

   Does the amount of actual cash Allen has at the end of the day agree with the amount he should have, according to his records? In other words, does his cash prove? ______________________________

4. Here's another example of proving. Checks go to the check processing area in random order and come out sorted in various groups. When the checks come out, a proof is made to be sure that the same amount that goes in to check processing is the same amount that comes out.

   Suppose that checks totaling $200,000 are sent to check processing and come out sorted in five groups, each with a slip of paper on the top, giving the following totals for each group:

GROUP A:	$ 25,000
GROUP B:	$ 3,500
GROUP C:	$ 76,400
GROUP D:	$ 11,100
GROUP E:	$ 84,300

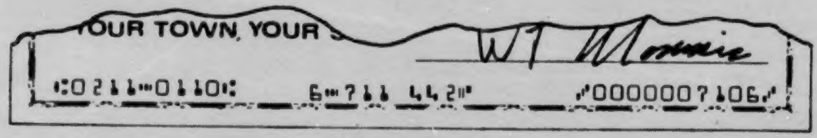
   a. Have these checks been sorted without making a mistake? In other words, does the amount of the checks that come out prove with the amount that went in? ______________________________

   b. What is the total of the groups? ______________________

BOOKKEEPING
UNIT V

ASSIGNMENT SHEET #5--ENCODING

1. Suppose the following encoding appears on the bottom of a check:



OUR TOWN, YOUR

⑆0211⑉0110⑆ 6⑉711 442⑈ ⑇0000007106⑇

a. What is the account number of the drawer of the above check?

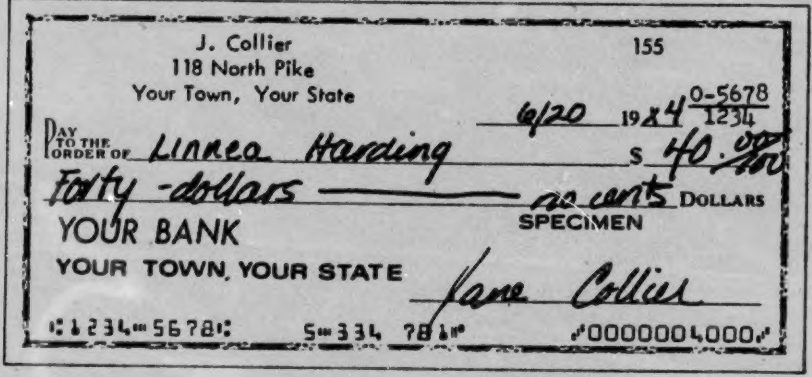
____

b. What is the amount of the above check? ____________________

c. What is the number used by the bank to sort and route this check?

____

2. a. The item below is called a(n) ____________, and the item on the next page is called a(n) ____________.



J. Collier
118 North Pike
Your Town, Your State

155

6/20 19 84

0-5678
1234

PAY TO THE ORDER OF Linnea Harding $ 40.00/100

Forty -dollars ———— no cents DOLLARS

SPECIMEN

YOUR BANK
YOUR TOWN, YOUR STATE

Jane Collier

⑆1234⑉5678⑆ 5⑉334 781⑈ ⑇0000004000⑇

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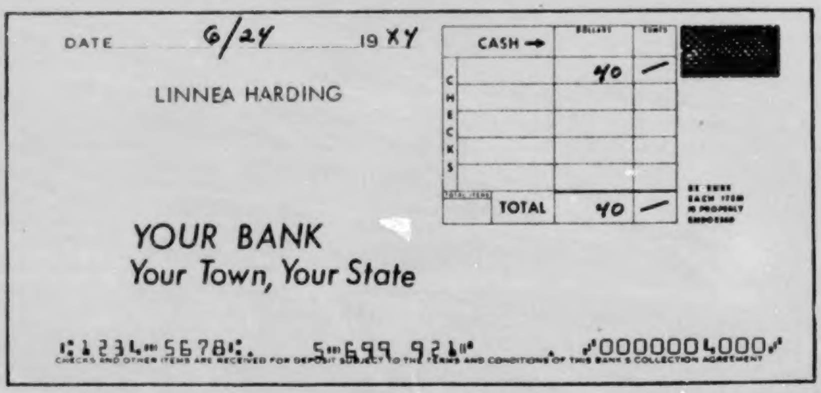
ASSIGNMENT SHEET #5



DATE 6/24 19 XY

LINNEA HARDING

	DOLLARS	CENTS
CASH →		
CHECKS	40	—
TOTAL ITEMS / TOTAL	40	—

[redacted]

BE SURE EACH ITEM IS PROPERLY ENDORSED

YOUR BANK
Your Town, Your State

⑆1234⑉5678⑆ 5⑈699 921⑈ ⑇0000004000⑇

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

b. The numbers along the bottom of both items are called ____________.

c. The account number on both checks and deposit tickets is pre-encoded by the check printing company before they are issued to checking account customers for their use. However, the amount is usually encoded after an item has been received and processed by a bank.

(NOTE: Some payees, such as department stores and insurance companies, receive such a large volume of checks that they have their own encoding equipment and, to facilitate their internal processing, encode the amounts before depositing their checks in their banks. However, generally, most checks are deposited with the amount not encoded.)

Have both of the items above been received and processed by a bank?

____

d. What is Jane Collier's account number? ______________________

e. What is the depositor's account number? ______________________

f. On the first item, the number 1234 5678 is ______________________.

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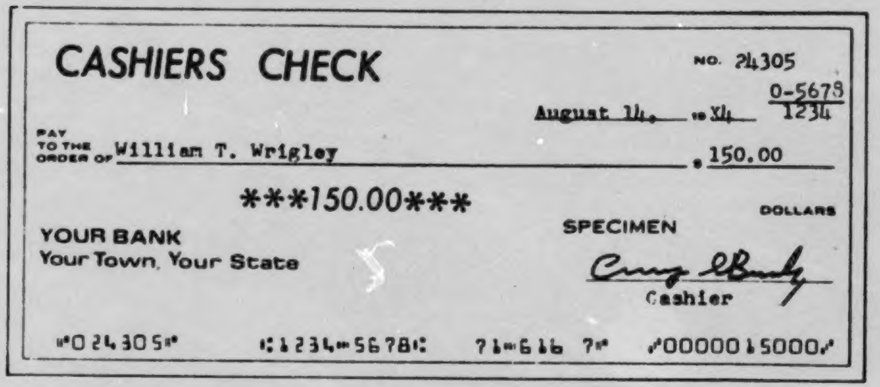
ASSIGNMENT SHEET #5

3. a. In some banks, checks such as the cashier's check below have a fourth group of numbers on the far left. This field usually contains special information used by the bank during its internal processing. For example, some banks' account-reconcilement and stop-payment systems depend on the encoded check numbers found on all their checks. In the case below, the check number is encoded in the far left-hand field in order to identify this check, which is drawn by Your Bank, against one of its own accounts. Write the number. ______________________________



CASHIERS CHECK

NO. 24305

0-5678
1234

August 14, 19 74

PAY TO THE ORDER OF William T. Wrigley $ 150.00

150.00 DOLLARS

YOUR BANK
Your Town, Your State

SPECIMEN

Cashier

⑈024305⑈ ⑆1234⑉5678⑆ 71⑉616 7⑈ ⑇0000015000⑇

b. On the above check, the number 0000015000 is the ______________________________ of the check.

c. The number 71 616 7 is the ____________________ of the drawer.

d. The number 1234 5678 is used by the bank to ____________________ and ______________________________ the check.

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BOOKKEEPING
UNIT V

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. Bonnie Brandon
2. $586.72
3. $206.76
4. P
5. 1
6. 7/21
7. $401.81
8. 8/01
9. $59.00
10. L
11. 7/15
12. 3--Employed
13. 8--Prepaid
14. $5.00
15. 8--$2.70, $10.00, $19.02, $6.38, $15.00, $25.00, $10.00, $16.00

Assignment Sheet #2

1. B, A
2. Date is missing
3. Postdated, stale
4. A, B, C
5. Check A--Written amount does not agree with either figure amount or encoded amount

   Check B--Encoded amount does not agree with either the written or the figure amount

   Check C--Written amount is missing

6. B, F

7. Check B--Payee line is blank

   Check F--There are qualifying words on the payee line

8. Check A--OK

   Check B--Signature missing

   Check C--OK

   Check D--Forced signature

   Check E--Unauthorized signature

9. Check A--OK

   Check B--Wrong account number

   Check C--OK

   Check D--May be misposted check because of marked-out information on check

10. Check A--OK

    Check B--Date altered

    Check C--Payee altered

    Check D--OK

    Check E--Altered amounts

11. Check A--Missing paid stamp

    Check B--Countersignature missing

    Check C--OK

Assignment Sheet #3

DEBIT Bob Johnson		ACCOUNT NUMBER 10-2503	
Telephone transfer from checking to savings		157	00
DATE (Current)	APPROVED BY (Student's Initials)	TOTAL 157	00

CREDIT Bob Johnson		ACCOUNT NUMBER 24-4415	
Telephone transfer to savings from checking		157	00
DATE (Current)	APPROVED BY (Student's Initials)	TOTAL 157	00

Assignment Sheet #4

1. a. No

   b. $211.92

2. a. Yes

   b. Second check was listed as $46.45 on the deposit slip when it should have been listed as $46.75

3. Yes

4. a. No

   b. $200,300

Assignment Sheet #5

1. a. 6-711-442

   b. $71.06

   c. 0211-0110

2. a. Check, deposit slip
   b. Encoding
   c. Yes
   d. 5-334-781
   e. 5-699-921
   f. Sorting and routing information
3. a. 024305
   b. Amount
   c. Account number
   d. Sort and route

BOOKKEEPING
UNIT V

TEST

NAME ________________________________ SCORE ______________

1. Match the terms associated with data processing on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

_____a. Overall science of converting data by electronic means to any desired form

_____b. Visual display device that translates data from computer memory and visually presents the information in human language form; enables information to be instantly accessed, read, and displayed on a screen; online system permits instant display of desired information

_____c. Helps speed the process of sending checks through high-speed machines that automatically read the characters, sort the checks, and do bookkeeping formerly done by people

_____d. Data stored by selective polarization of portions of the tape surface; accessible only by the computer system

_____e. Tape created by an input or output device with data stored in the form of punched holes

_____f. All electronic equipment is hooked up directly to the central processing unit or computer

1. Magnetic ink character recognition (MICR)
2. Punched tape
3. Magnetic tape
4. Electronic data processing (EDP)
5. Online
6. Cathode ray tube (CRT)

2. Match types of checks on the right to the correct descriptions. Place the appropriate numbers in the blanks provided.

_____a. Check which is dated for a future date; cannot be paid by a bank before the date shown; if good, the check will be paid if presented on or after the date shown on it

_____b. Check by the bank on which it is drawn

_____c. Check on which the date, payee, or amount has been changed or erased

1. On-us check
2. Altered check
3. Postdated check

______d. Check drawn by depositor that has not yet reached the bank for payment

______e. Signed, written order addressed by one person, the drawer, to another person, the drawee, directing the latter to pay a specified sum of money to the order of a third person, the payee

______f. Check the depositor has written to date that has been paid out of the account by the bank

______g. Check drawn by a bank on itself and signed by authorized personnel

______h. Bank's check drawn on its own account in another bank

______i. Form of check especially designed for travelers; for identification purposes, the check is signed by the purchaser in the presence of the issuing agent and again in the presence of the party requested to cash it

______j. Check that has been held for payment for a long period of time after it was issued; subject to individual bank policy, checks may be considered stale if presented more than 30 days, 90 days, or 6 months after the indicated date of issue

______k. Customer's personal check that has been guaranteed by his/her bank to be good

4. Traveler's check
5. Certified check
6. Cashier's check
7. Draft
8. Stale check
9. Cancelled check
10. Outstanding check
11. Bank draft

3. Arrange in order the following procedures for looking up lost or missing checks and deposits on microfilm. Place a "1" in front of the first step, a "2" in front of the second, and so on.

CHECKS

______a. Thread viewer

______b. Ask for date check was issued

______c. Ask for name of payee

______d. Ask for amount of check

______e. Ask for account number

_____f. Take film to viewer

_____g. Find out the check number

_____h. Locate film for date that check was paid

_____i. Begin searching for check

_____j. Go to film file

DEPOSITS

_____a. Go to film file

_____b. Begin searching for deposit

_____c. Ask for date the deposit was made

_____d. Thread viewer

_____e. Ask for account number

_____f. Locate film for date deposit was made

_____g. Ask for amount of deposit

_____h. Take film to viewer

4. Match information found on microfiche on the right to the correct descriptions. Descriptions are continued on the next page.

_____a. Month and day of last deposit posted

_____b. Numerical list of customer account numbers

_____c. Amount being held on the account balance

_____d. Status of account

_____e. Code indicating which type of charge is applied to the account

_____f. Amount of monthly service charge

_____g. *W* in this field indicates there is a watch on the account, such as two signatures required or customer checks stolen or lost

_____h. Deposits posted to the account that day

_____i. Asterisk (*) indicates a check is in but cannot be paid as the funds are insufficient

1. Hold amount
2. Date of last deposit
3. Charges
4. Stat
5. Insufficient funds (INS)
6. Service charge (SC)
7. Account number
8. Watch
9. Credit

______ j. Month and year the account was opened

______ k. Amount of last deposit posted

______ l. Cycle code when statement is prepared for delivery to customer

______ m. Month and day the last statement was made

______ n. Indicates special mailing list

______ o. Three columns showing checks posted on the account for that day

______ p. *H* indicates a hold on account balance

______ q. *S* appears in this column if there is a stop payment on the account

______ r. Account balance as of the close of business the previous working day

______ s. First twenty-five characters of the name

______ t. Balance in dollars and cents the previous day

10. Debit

11. Cycle

12. Amount of last deposit

13. Hold

14. Date open

15. Stop

16. SPL

17. Current balance

18. Previous balance

19. Name

20. Last stat (last (statement)

5. Arrange in order the following procedure for filing checks and deposits. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______ a. Place deposit slips to front of file with most recent one showing

______ b. Check for alterations or irregularities

______ c. Check date

______ d. Make sure the payee line is filled in with the words *cash* or *holder* or the name of a specific payee

______ e. Make sure check has been cancelled with a PAID stamp before it is filed

______ f. See that the encoded account number on the check or deposit matches the check file

______ g. See that the written, figure, and encoded amounts agree and that none are missing _____h. Place checks to back of file

_____i. Check the drawer's signature(s) on checks to make sure it is both authorized and genuine or check the name of the depositor on the deposit slip

_____j. Look at file guide for special instructions and cautions

_____k. Film all checks and deposits first before filing

6. Discuss in a short paragraph the procedure for sending out statements.

7. Discuss in a short paragraph the telephone procedure for transferring funds from one account to another.

8. Match the terms associated with the bookkeeping department on the right to the correct definitions. Place the appropriate numbers in the blanks provided. Terms and definitions are continued on the following pages.

______a. Checks drawn on accounts at other banks but deposited or cashed at your bank

______b. Official check of the bank sold for a fee to persons who do not maintain checking accounts but who wish to send money by this medium

______c. Draft or order drawn on a bank by a depositor, payable on demand to the person named

______d. List of out-of-town checks and other items forwarded to another bank for collection

______e. Items, usually checks, which are accepted for credit to a depositor's account, subject to charge back to the customer's account if the items are not actually paid

______f. Number of days required for receipt of advice of payment or dishonor of a cash item in the process of collection

______g. National association of banking organized in 1875 to "promote the general welfare and usefulness of banks and financial institutions"

______h. Making or altering any document or instrument with the intent to defraud

______i. Record on which transactions are entered in chronological sequence

______j. Funds in a checking account subject to withdrawal on demand

______k. Getting money in exchange for the check

______l. Dishonest use of uncollected funds by a person who takes advantage of the time required by the bank to obtain payment of them

1. Cash items
2. Journal sheet
3. Out clearings
4. American Bankers Association (ABA)
5. Demand deposit
6. Forgery
7. Collection time
8. Check
9. Money order
10. Transit letter (cash letter)
11. Kiting
12. Collecting a check

_____m. Account which has shown no activity for a long period of time

_____n. Cash items which are payable outside the town or city of the bank receiving them for credit to customers' accounts and transmitted by mail or similar service to a payor bank

_____o. Broad term that includes instruments payable in money

_____p. Corporation established by federal authority providing insurance of demand and time deposits in participating banks up to a maximum of $40,000 for each depositor

_____q. Refusal of a drawee or maker to accept or to pay an item properly presented for acceptance or for payment as the case may be

_____r. Items which are received by a bank subject to collection before proceeds will be credited to depositors' accounts

_____s. Place where employees of commercial banks in the same locality meet each day at an agreed time to exchange checks, drafts, and similar items drawn on each other and to settle the resulting balances

_____t. Group of deposits or a group of other items which are proved in one operation

_____u. Number which indicates a particular bank and its location under the ABA numerical system

_____v. Checks drawn on accounts from your bank which were taken to the clearing house by other banks

_____w. Sheet or card used for the recording of transactions on a given account

_____x. System of bank numbers whereby each bank in the United States and territories is provided with a definite number of its own which constitutes a numerical name for the bank

13. Dishonor

14. Dormant account

15. Collection items

16. ABA transit number

17. Items

18. Batch

19. Federal Deposit Insurance Corporation (FDIC)

20. Clearing house

21. Transit items

22. Ledger sheet

23. Incoming clearings

24. ABA numerical system

_____y. Educational section of the American Bankers Association

_____z. Refers to the routing of a check, draft, or collection item in the process of payment

_____aa. Association of banks in the same locality for the purpose of maintaining a clearing house arrangement and possibly taking concerted action on matters of common interest

_____bb. Items drawn on banks in a local area presented for collection through a clearing house

_____cc. Accept or pay an item when presented for acceptance or payment as the case may be

_____dd. Device to facilitate the handling and routing of transit items

_____ee. Bank that carries a deposit balance for another bank usually in a different city

25. Correspondent bank
26. Clearing House Association
27. Routing symbol
28. Exchanges
29. Honor
30. Clearing
31. American Institute of Banking (AIB)

9. List the ways checks enter the collection system.

a. ____________________

b. ____________________

10. List the things that are done in the proof step.

a. ____________________

b. ____________________

11. List the categories into which checks are sorted.

a. ____________________

b. ____________________

c. ____________________

12. Arrange in order the collection system for on-us checks. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Bookkeeping

_____b. Proof

_____c. Back to drawer

13. List steps clearings must take before other local checks can be delivered to a clearing house or drawee bank.

a. ______________________________

b. ______________________________

c. ______________________________

14. Arrange in order the collection system for other local checks by direct presentment and through a clearing house. Place a "1" in front of the first step, a "2" in front of the second, and so on.

DIRECT PRESENTMENT

_____a. Proof (local drawee bank)

_____b. Clearings (local bank)

_____c. Bookkeeping (local drawee bank)

_____d. Proof (local bank)

_____e. Back to drawer

CLEARING HOUSE

_____a. Proof (local bank)

_____b. Back to drawer

_____c. Clearing house

_____d. Bookkeeping (local drawee bank)

_____e. Clearings (local bank)

_____f. Proof (local drawee bank)

15. Arrange in order the collection system for out-of-town checks by direct presentment, a correspondent bank, and a Federal Reserve bank. Place a "1" in front of the first step, a "2" in front of the second, and so on.

DIRECT PRESENTMENT

_____a. Back to drawer

_____b. Bookkeeping (out-of-town drawee bank)

_____c. Proof (out-of-town drawee bank)

_____d. Transit (local bank)

_____e. Proof (local bank)

CORRESPONDENT BANK

______a. Proof (local bank)

______b. Transit (local bank)

______c. Correspondent bank

______d. Proof (out-of-town drawee bank)

______e. Bookkeeping (out-of-town drawee bank)

______f. Back to drawer

FEDERAL RESERVE

______a. Transit (local bank)

______b. Proof (local bank)

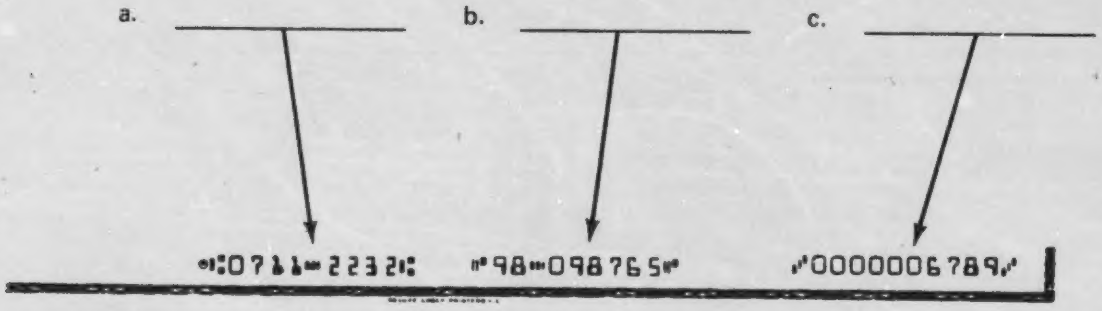
______c. Federal Reserve bank

______d. Bookkeeping (out-of-town drawee bank)

______e. Proof (out-of-town drawee bank)

______f. Back to drawer

16. Identify the encoded groups of numbers located on the bottom of the check shown below.



BSL - 465-B

BOOKKEEPING
UNIT V

ANSWERS TO TEST

1.
a. 4
b. 6
c. 1
d. 3
e. 2
f. 5

2.
a. 3
b. 1
c. 2
d. 10
e. 7
f. 9
g. 6
h. 11
i. 4
j. 8
k. 5

3.

CHECKS					DEPOSITS			
a.	9	f.	8		a.	4	e.	1
b.	3	g.	2		b.	8	f.	5
c.	4	h.	7		c.	2	g.	3
d.	5	i.	10		d.	7	h.	6
e.	1	j.	6					

4.
a. 2
b. 7
c. 1
d. 4
e. 6
f. 3
g. 8
h. 9
i. 5
j. 14
k. 12
l. 11
m. 20
n. 16
o. 10
p. 13
q. 15
r. 17
s. 19
t. 18

5. a. 11
   b. 7
   c. 2
   d. 4
   e. 9
   f. 6
   g. 3
   h. 10
   i. 5
   j. 8
   k. 1

6. Discussion should include:

   a. Pull check file that corresponds with bank statement

   b. Find number of deposits made during statement period as listed on statement

   c. Count number of deposit slips in file

   d. Find number of checks written during statement period as listed on statement

   e. Count number of checks in file

   f. Place deposit slips and checks on statement, fold, place in envelope, and mail

7. Discussion should include:

   a. Ask for name of customer as it is carried on account

   b. Ask customer for complete address

   c. Ask customer for phone number

   d. Ask customer for account numbers

   e. Ask customer for amount to be transferred

   f. Check account to see if there are sufficient funds

   g. Type debit slip for account from which money is to be deducted using customer's name, account number, and amount to be transferred

   h. Type credit clip for account to which money will be added using customer's name, account number, and amount to be transferred

   i. Verify by repeating information back to customer

   j. Take original slips to teller

   k. Mail carbon copy to customer

8. a. 3
   b. 9
   c. 8
   d. 10
   e. 1
   f. 7
   g. 4
   h. 6
   i. 2
   j. 5
   k. 12
   l. 11
   m. 14
   n. 21
   o. 17
   p. 19
   q. 13
   r. 15
   s. 20
   t. 18
   u. 16
   v. 23
   w. 22
   x. 24
   y. 31
   z. 30
   aa. 26
   bb. 28
   cc. 29
   dd. 27
   ee. 25

9. a. Teller's window
   b. Mail

10. a. Proving
    b. Sorting

11. a. On-us checks
    b. Other local checks
    c. Out-of-town checks

12. a. 2
    b. 1
    c. 3

13. a. Sort checks according to drawee bank
    b. List and total checks
    c. Endorse checks

14. DIRECT PRESENTMENT
    a. 3
    b. 2
    c. 4
    d. 1
    e. 5

    CLEARING HOUSE
    a. 1
    b. 6
    c. 3
    d. 5
    e. 2
    f. 4

15.	DIRECT PRESENTMENT		CORRESPONDENT BANK		FEDERAL RESERVE	
	a. 5	d. 2	a. 1	d. 4	a. 2	d. 5
	b. 4	e. 1	b. 2	e. 5	b. 1	e. 4
	c. 3		c. 3	f. 6	c. [illegible]	f. 6

16. a. Sorting and routing information

    b. Account number

    c. Amount number

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

UNIT OBJECTIVE

After completion of this unit, the student should be able to handle cash, detect counterfeit money, recognize portraits on money, strap currency and roll coin, and list bank security and alarm systems. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with fundamentals of teller operations to the correct definitions.
2. Distinguish between genuine and counterfeit currency.
3. Select genuine paper money based on the colors of seal and serial numbers.
4. Identify portraits and denominations.
5. List the rules for handling cash.
6. Arrange in order the proper procedure for counting currency.
7. Arrange in order the proper procedure for counting coin.
8. Select from a list facts to remember about handling cash.
9. Match denominations of currency and coin to the total amounts packaged.
10. Arrange in order the procedure to follow in preparing currency to be strapped.
11. Arrange in order the procedure to follow in preparing coin to be wrapped.
12. Select from a list steps to follow when breaking packaged currency for till use.
13. Select from a list steps to follow when breaking rolled coin for till use.
14. Discuss in a short paragraph the procedure for accepting wrapped coin for deposit.
15. Discuss in a short paragraph the procedure for accepting bulk, uncounted coin for deposit.

16. Discuss in a short paragraph mutilated currency.
17. Discuss in a short paragraph bait money.
18. List the steps to the three count system.
19. Discuss in a short paragraph being audited by the internal auditor.
20. Discuss in a short paragraph how to detect bad checks.
21. Select from a list procedures to follow in case of robbery.
22. List security measures used by banks.
23. List types of alarm systems.
24. Select from a list procedures to follow in case of extortion/kidnapping.

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

  A. Provide student with objective sheet.

  B. Provide student with information and assignment sheets.

  C. Discuss information and assignment sheets.

  D. Invite FBI in to talk on counterfeiting, kidnapping, extortion, and robbery procedures.

  E. Stage mock robbery.

  F. Have students practice counting currency and coin.

  G. Have students practice strapping and wrapping currency and coin.

  H. Give test.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Portraits and Denominations

    2. TM 2--Portraits and Denominations (Continued)

  D. Assignment sheets

    1. Assignment Sheet #1--Counterfeit Currency

    2. Assignment Sheet #2--Types of Money

    3. Assignment Sheet #3--Portraits and Denominations

    4. Assignment Sheet #4--Packaged Currency and Coin

  E. Answers to assignment sheets

  F. Test

  G. Answers to test

III. Unit references:

A. *Financial Terminology*. Dayton, Ohio: The National Cash Register Company, 1973.

B. *Bank Tellers Do's and Don'ts*. Washington, D.C.: American Bankers Association, 1975.

C. Educational Methods. *Teller Fundamentals: Processing Checks, Handling Deposits and Cash.* Chicago: Development Systems Corporation, 1971.

D. *Handling Cash*. Teller Training Program, Book 3. South Yarmouth, Massachusetts: Training Network, 1976.

E. *Check Cashing*. Teller Training Program, Book 6. South Yarmouth, Massachusetts: Training Network, 1976.

F. *Transactions*. Teller Training Program, Book 9. South Yarmouth, Massachusetts: Training Network, 1976.

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

INFORMATION SHEET

I. Terms and definitions

A. Bank examiner--Representative of a federal or state supervisory agency who examines banks under his/her jurisdiction with respect to their financial condition, management, and policies

B. Auditor--Officer of bank in charge of all audit functions and is jointly responsible to the president and board of directors

C. Auditing--Periodic or continuous verification of the bank's assets and liabilities, establishment and maintenance of effective controls, and preparation of reports and recommendations to the board of directors

(NOTE: The basic principle of bank auditing is the prevention of carelessness and misuse of both the customer's and bank's property, rather than discovery of irregularities after they have occurred.)

D. Bank examination--To make certain that a bank is solvent and is operating in conformity with banking laws; to correct any errors in management or operations that may be found to exist

E. Cash till--Tray with compartments that help tellers sort and have ready for easy access the various denominations of currency

F. Till money--Cash allotted to tellers for use at their windows as distinguished from money in the vault

G. Bait money--Strap of bills assigned to each teller to be given out in case of robbery

(NOTE: This strap is usually $20 denominations totaling $500. The strap has the teller's initials and date on it. To insure that the money is checked, the date is changed on the strap once a week. A list containing the denominations, serial numbers, city in which money is minted, and year of the money are filmed and/or given to bank security officer, auditor, head teller, and/or supervisor.)

II. Genuine and counterfeit currency (Assignment Sheet #1)

A. Portrait

1. Genuine

a. Stands out sharply from background

b. Eyes appear lifelike

c. Background is fine screen of regular, unbroken lines

INFORMATION SHEET

2. Counterfeit
    - a. May merge with background
    - b. Eyes may be dull or smudgy
    - c. Background may be dark with some irregular and broken lines
    - d. Face may seem unnaturally white

B. Seal

1. Genuine--Saw-tooth points around rim are even and sharp
2. Counterfeit--Saw-tooth points may be uneven, blunt, or broken

C. Serial numbers

1. Genuine
    - a. Figures are firmly and evenly printed and well spaced
    - b. Prefix letter always agrees with district letter in seal on Federal Reserve notes
2. Counterfeit
    - a. May be out of line, poorly spaced, printed too lightly or too darkly
    - b. Prefix letter may not agree with district letter in seal on Federal Reserve notes

D. Paper

1. Genuine
    - a. Very high quality
    - b. Small red and blue threads in it

      (NOTE: If the bill is badly worn or dirty, these colors may not be visible.)
2. Counterfeit
    - a. Paper may feel differently or may be whiter than genuine paper
    - b. Threads may be imitated by fine red and blue lines made by a pen

INFORMATION SHEET

III. Types of paper money and colors of seal and serial numbers (Assignment Sheet #2)

(NOTE: The types of currency discussed below are the three principal types in circulation today.)

A. Federal Reserve notes--Green serial numbers and seal

(NOTE: Federal Reserve notes are the most common types of currency in circulation today, making up over 99% of the total dollar amount of paper money. Some notes have brown serial numbers and seal.)

B. United States notes--Red serial numbers and seal

(NOTE: United States notes are issued in the $100 denomination only.)

C. Silver certificates--Blue serial numbers and seal

(NOTE: Even though silver certificates are no longer issued, there are still some in circulation. They were issued in the $1, $5, and $10 denominations.)

IV. Portraits and denominations (Transparencies 1 and 2, Assignment Sheet #3)

(NOTE: All bills in denominations larger than $100 are being called in by the Federal Reserve.)

A. Washington--$1

B. Jefferson--$2

C. Lincoln--$5

D. Hamilton--$10

E. Jackson--$20

F. Grant--$50

G. Franklin--$100

V. Rules for handling cash

A. Always count from hand to counter

B. Always recount the cash at least once

C. Keep all bills sorted by denomination, face-up, and in the same direction, both in your drawer and while counting

D. Keep cash drawer set up with lowest denominations near you

E. Always count all money before putting it in your cash drawer

INFORMATION SHEET

VI. Procedure for counting currency

(NOTE: Cash should be counted at least twice to be sure that the counted amount is correct.)

A. Hold currency in palm of one hand

B. Pull top bill from stack using the thumb and forefinger of your other hand

C. Lay each different denomination in a separate pile in front of you as you count

(NOTE: Arrange all bills so that the portrait side is facing up and in the same direction.)

D. Write down total amount of count

(NOTE: To verify this count, count the amount of currency in each stack starting with the highest denomination. Write down the currency amount in each denomination. Then, add all amounts and check that total with the first count.)

VII. Procedure for counting coin

(NOTE: Before starting to count coin, spread the coins on the counter.)

A. Slide coins off counter into your hand, using the index and middle fingers

B. Count each denomination separately

(NOTE: Always start with the largest denomination first.)

C. Write down amount of each separate denomination

D. Total all amounts

E. Recount to verify total

VIII. Facts to remember about handling cash

A. Never leave the window during cash transaction

B. Always lock cash drawer when leaving the window

C. Never mix denominations in single money compartment

D. Make sure that all currency and coin from a transaction are put up before beginning a new transaction

E. Don't talk when counting

INFORMATION SHEET

F. Look at check or withdrawal slip before releasing cash to customer to be sure that you are paying the correct amount

G. Always double-check arithmetic before paying out or recording

H. Pay out change first

I. Count money directly in front of customer when received

J. Count by portaits as well as by denominations when verifying cash

(NOTE: In this way, a bill that has been "raised" or counterfeited may be more easily spotted.)

IX. Denominations of currency and coin and total amounts packaged (Assignment Sheet #4)

A. Currency

1. $1--$100
2. $2--$200
3. $5--$500
4. $10--$1,000
5. $20--$2,000
6. $50--$1,000
7. $100--$1,000

B. Coin

1. Pennies--$.50
2. Nickels--$2
3. Dimes--$5
4. Quarters--$10
5. Halves--$10
6. Dollars--$20

INFORMATION SHEET

X. Procedure to follow in preparing currency to be strapped

(NOTE: Whatever the denomination, a strap always has 100 bills in it with the exception of 50's and 100's. They have 20 and 10 bills respectively.)

A. Count out sufficient number of loose bills to form a standard package

(NOTE: Make sure all bills are "fit" money.)

B. Lay all bills flat with portraits up and facing same direction

(NOTE: Make sure edges are even.)

C. Select proper strap

(NOTE: No other binders, rubber bands, or paper clips should be used.)

D. Moisten glued end of strap and place it on counter, glued end up and facing away from you

E. Place bills on strap, portrait side down

F. Press unglued end of strap against bills with left hand

G. Pull glued end forward until tight and press it against unglued portion of strap

H. Turn package face up

(NOTE: If necessary, correct the position of the strap so that the amount is on top and bottom, and so that the right edge of the strap is even with the left edge of the portrait.)

I. Recount package and place teller stamp and your initials on front

(NOTE: It is not necessary to remove the strap to prove strapped currency. Instead, place the package on the counter with the portrait up, anchor it with the heel of left hand and grasp each bill in turn with the thumb and index finger of your right hand. Lift each bill so you can see the portrait on the next bill. Catch each bill with your free forefinger and middle finger of the left hand. After proving packaged currency which already bears the stamp and initials of another teller, you should add your initials on the back of the strap.)

XI. Procedure to follow in preparing coin to be wrapped

A. Precount proper number of coins to fill a roll

B. Open tubes by pressing on sides at fold

INFORMATION SHEET

C. Slide coins into tube while holding tube open

(NOTE: Hold the coins in the palm of your hand, extended out over the fingers and "lying down" at an angle.)

D. Center coins in tube by pushing on one or both ends

E. Fold over both open ends to seal

F. Tap both ends on counter to "pack"

(NOTE: Your teller stamp should be placed on each roll that you wrap.)

XII. Steps to follow when breaking packaged currency for till use

(NOTE: When the number of loose bills in your till or cash drawer runs low, it will be necessary to break a package for use.)

A. Use packages in dated sequence

(NOTE: In other words, those packages with the oldest dates should be used first.)

B. Change straps frequently

(NOTE: How often a strap is changed depends upon the individual bank. It can be done every week, every other week, or once a month.)

C. Remove strap and prove count before adding package to till or paying out part of package

(NOTE: If correct, tear the strap in half and throw away. Do not reuse straps.)

XIII. Steps to follow when breaking rolled coin for till use

A. Remove coins from tube and place on counter top

B. Count rolled coin in same manner as loose coin

C. Place in coin machine or tray

D. Tear wrapper in half and throw away

XIV. Procedure for accepting wrapped coin for deposit

A. Each roll must bear the name of the customer and/or account number

B. Wrapped and labeled rolls can then be co-mingled with other rolled coin

C. Rolls do not have to be counted in detail until the roll is broken for change usage

INFORMATION SHEET

XV. Procedure for accepting bulk, uncounted coin for deposit

(NOTE: Most banks have coin counting machines which count each denomination and place the coins in the wrapper automatically.)

A. Deposits of bags, boxes, or sacks of unsorted and/or uncounted coin should be held to a minimum

(NOTE: If at all possible, tactfully suggest coin wrappers.)

B. Count and package coin for customers while they wait only if it is not a large amount or if there is not a line of customers waiting

C. If there is a large amount, the customer should leave it and let the teller "work it up" as she/he has time

XVI. Mutilated currency

(NOTE: The average life of a $1 bill is about 17 or 18 months. Each teller should remain alert for currency which is mutilated, discolored, or just plain worn out.)

A. Sort money as fit or unfit

(NOTE: Fit money would be money that would be classified as reusable. Unfit money would be money that would be classified as not reusable.)

B. Identify unfit money by placing a slip of paper on top bill so it will not be confused with fit money

C. Sell mutilated currency to a designated teller or to vault teller

(NOTE: If the tellers give their money to a designated teller, the transaction is placed on the blotter as a credit because it is money going out of the cash drawer. Then the designated teller sells the mutilated money to the vault once or twice a week, depending upon how much is accumulated. This money is sold in straps or wrapped as described in Objectives X and XI. If each teller is responsible for his/her own mutilated money, that teller sells it to the vault.)

XVII. Bait money

A. Helps authorities in tracing money that has been stolen

B. Should look identical to all other packages of same denomination

(NOTE: If there is something unique about the package, such as a rubber band around it or paper clipped or an old date on it, most bank robbers would probably suspect it and destroy it.)

C. Should have strap changed at least once a month, giving current date and initials

INFORMATION SHEET

XVIII. Three count system

(NOTE: This sytem should be used any time money is paid out or received.)

A. Count money out of or into drawer

B. Count money starting with large denominations down to small denominations and place totals into machine

(NOTE: This is to insure that you have documentation of each amount that is paid out or received.)

C. Count money to customer

XIX. Being audited by the internal auditor

(NOTE: Tellers are usually audited four times a year or once a quarter.)

A. Internal auditing is done to verify cash to general ledger and is a routine procedure

(NOTE: Because it is routine, a teller should not panic or freeze.)

B. Never leave window when money is being verified or audited

(NOTE: If teller should have to leave the window at any time, the auditor should replace all cash in the drawers and vacate the window with the teller, lock the money up, or stay within viewing distance of the window.)

C. Serial numbers of some of the bait money will be written down and checked with those on file in auditing department

D. Bait money should have current date

E. Cash drawer should be in order

(NOTE: The auditor will check for such things as how money is placed in drawer, if money is strapped, and just an overall view of the drawer.)

F. Teller's area will be inspected

INFORMATION SHEET

XX. How to detect bad checks

(NOTE: All checks have a bracket code located in the lower left-hand corner of the check. This is also known as the *transit number-routing symbol*.)

A. Make sure number following left bracket is number of Federal Reserve system governing the particular district

(NOTE: Ninety-four percent [94%] of all forged checks have incorrect fed number. The East Coast states should have numbers 1-6; Midwest states should have the numbers 7-11; and West Coast states should be numbered 12.)

B. Make sure one edge is perforated on one of the four sides

(NOTE: The only exception would be a U.S. government check. Forged checks are not perforated.)

C. Make sure MICR encoding does not shine or glare

(NOTE: Forgers use regular standard checks and the encoding shines when the light hits it.)

D. Watch for low series numbers

(NOTE: Ninety percent [90%] of all insufficient funds on personal checks are numbered from 101 to 150, written on accounts less than one year old. Another danger sign is checks with typewritten consecutive numbers.)

E. Require proper identification

(NOTE: In 1976, 63% of all forged checks were cashed with an expired driver's license.)

F. Watch for xeroxed colored copies

(NOTE: Be aware of shiny, tacky, and/or raised letters on the entire check.)

XXI. Procedure to follow in case of robbery

A. Do exactly as robber says

B. Trip alarm when safe or if possible

C. Include bait money with cash given to robber

D. Give robber only what and as much as is demanded

E. Try to keep notes and set aside any other physical evidence

F. Observe, watch, listen, and try to fix the details of the robbery in your memory

INFORMATION SHEET

- G. Do not touch anything after the robbery is over
- H. Do not talk with anyone except your supervisor until you have completed a description form and given statement to police
- I. Complete a description form as soon as possible after the robbers have left

XXII. Security measures used by banks

- A. Lighted vaults
- B. Locked doors
- C. Bait money
- D. Cash drawer limits
- E. Security guards
- F. Alarms
- G. Surveillance cameras

XXIII. Types of alarm systems

- A. Bill trap
- B. Foot alarm
- C. Desk alarm
- D. Timer alarm

  (NOTE: This type of alarm is used primarily on vault doors.)

XXIV. Procedures in case of extortion/kidnapping

(NOTE: The following are only suggestions if you should receive a phone call informing you that an officer, employee, or family member is being held hostage and a ransom is demanded for their safe return.)

- A. Remain as calm as possible

  (NOTE: Try not to upset the caller. Remember that she/he is depending on you to panic and to act without thinking.)

- B. Request proof that the caller is really holding a hostage

  (NOTE: Ask to speak with the person to determine well-being.)

INFORMATION SHEET

C. Make notes of entire conversation

(NOTE: Pay particular attention to the sex of the caller, voice characteristics, exact time of call, exact words of caller, and any background noises.)

D. Notify another officer or switchboard and try to have call traced

E. Indicate a willingness to cooperate

F. Detail any instructions received

G. Verify threat by calling would-be hostage

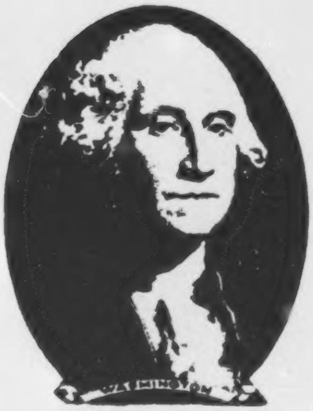
H. Notify FBI office nearest bank and local law enforcement agency

I. Arrange simultaneous exchange if hostage is being held

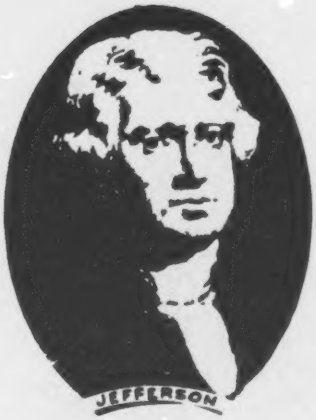
J. Arrange a person-to-person payoff rather than a drop

K. Include bait money when packaging ransom

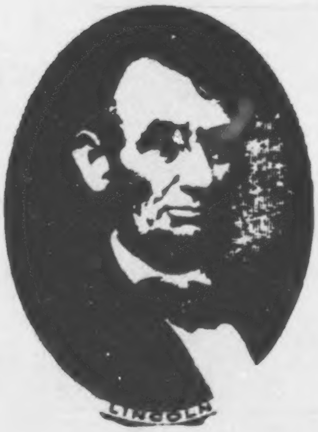
Portraits and Denominations


WASHINGTON

Washington $1 Bill



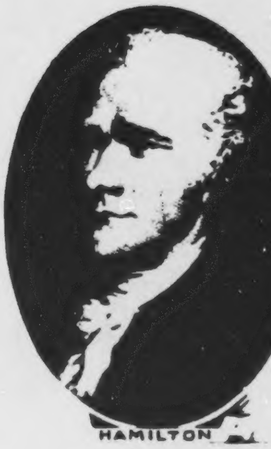
Jefferson $2 Bill



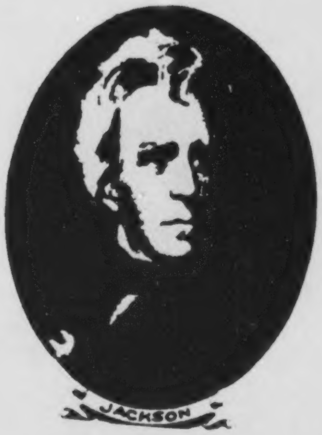
Lincoln $5 Bill

Portraits and Denominations

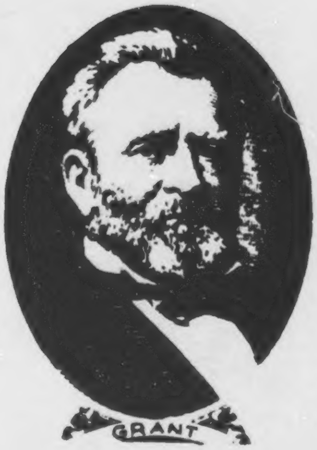
(Continued)



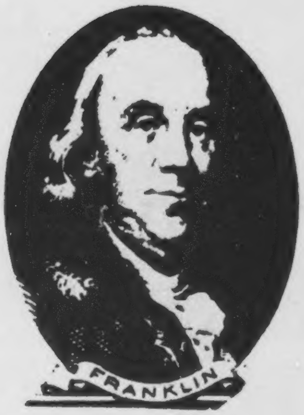
Hamilton $10 Bill



Jackson $20 Bill



Grant $50 Bill



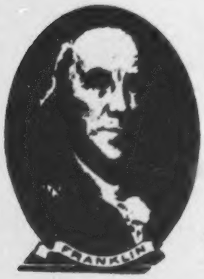
Franklin $100 Bill

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

ASSIGNMENT SHEET #1--COUNTERFEIT CURRENCY

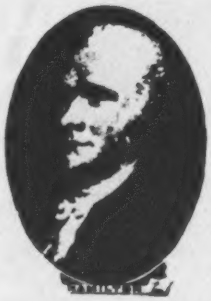
1. One of the bills shown below is counterfeit. Place an "X" beside the one that is counterfeit. What should be the denomination on the counterfeit bill? ________________________

______a.



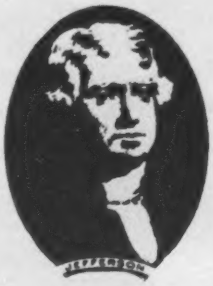
$100

______b.



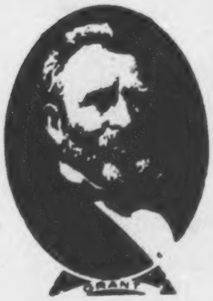
$10

______c.



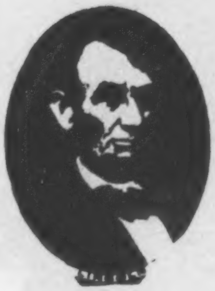
$20

______d.



$50

______e.



$5

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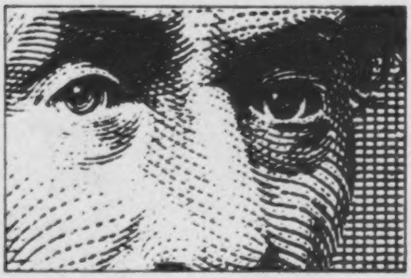
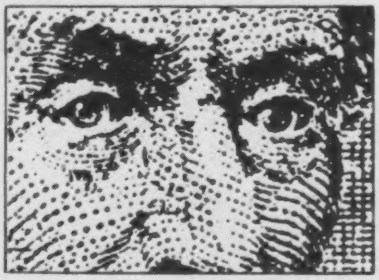
ASSIGNMENT SHEET #1

2. Shown below are two closeups of a portrait. Place an "X" by the answer that best describes the portrait.

PORTRAIT A



PORTRAIT B



______a. Portrait A is counterfeit

______b. Portrait B is counterfeit

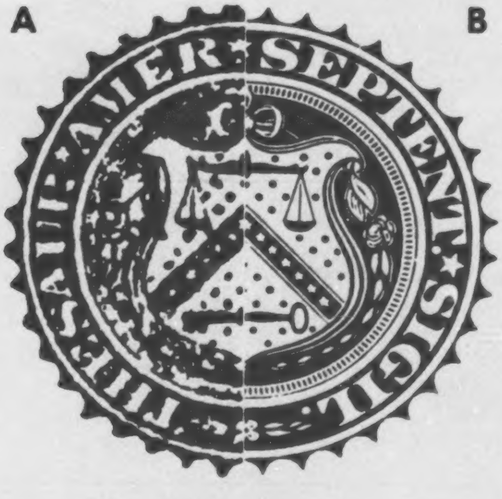
______c. Both are counterfeit

______d. Both are genuine

This is a portrait of ____.

The denomination of the bill is ____________________________________.

3. Shown below is a treasury seal. Which side comes from a genuine bill ____?



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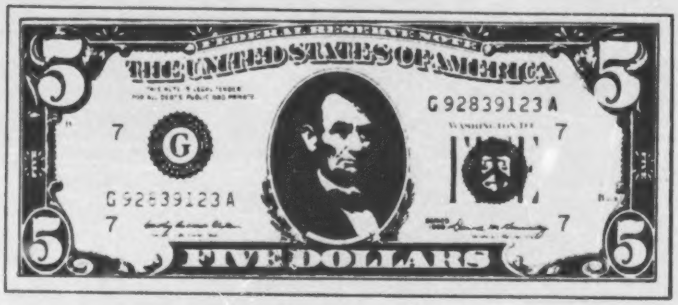
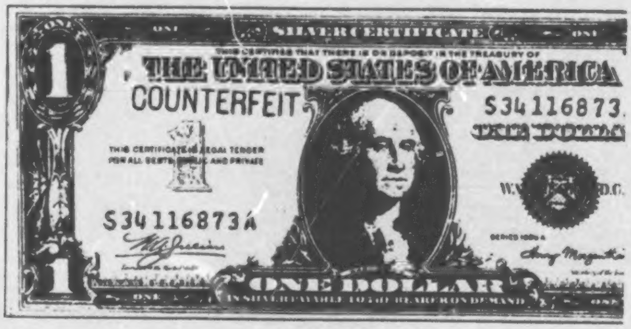
ASSIGNMENT SHEET #1

4. Shown below is a picture of a $5 bill. Compare it to a real $5 bill. Do you believe this is a genuine or counterfeit bill? ______________________


FEDERAL RESERVE NOTE
THE UNITED STATES OF AMERICA
G92839123A
G92839123A
FIVE DOLLARS

5. The $1 bill shown below is counterfeit. Compare it with a genuine bill, and then write a short paragraph to describe the difference between the real bill and the counterfeit bill.


SILVER CERTIFICATE
THE UNITED STATES OF AMERICA
COUNTERFEIT
S34116873
S34116873A
ONE DOLLAR

____

____

____

____

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FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

ASSIGNMENT SHEET #2--TYPES OF MONEY

Based on the colors of the seal and serial numbers given below, place an "X" beside each bill that is genuine.

_______1. FEDERAL RESERVE NOTE GREEN

_______2. SILVER CERTIFICATE GREEN

_______3. UNITED STATES NOTE RED

_______4. FEDERAL RESERVE NOTE BROWN

_______5. FEDERAL RESERVE NOTE BLUE

_______6. SILVER CERTIFICATE BLUE

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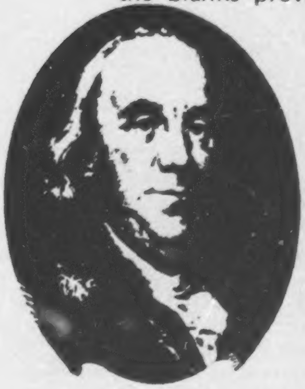
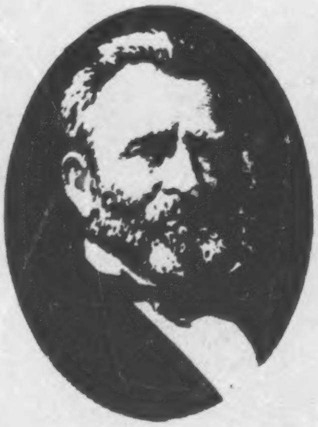
FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

ASSIGNMENT SHEET #3--PORTRAITS AND DENOMINATIONS

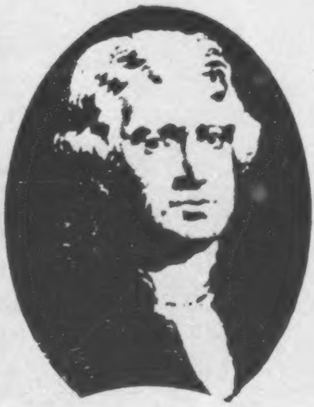
1. Match the names given below to the correct pictures. Write the correct names in the blanks provided.



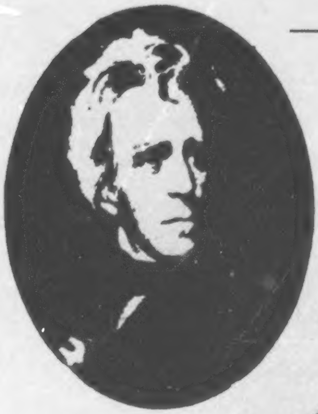
________________ a.



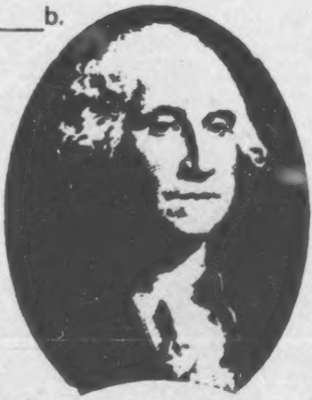
________________ b.



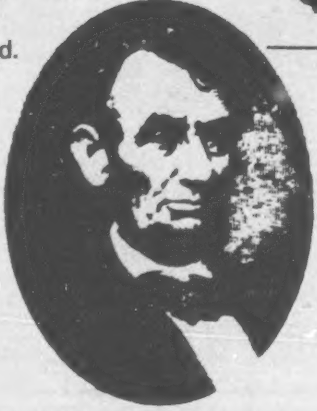
________________ c.



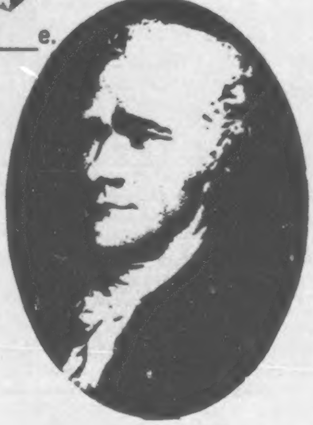
________________ d.



________________ e.



________________ f.



________________ g.

JACKSON
HAMILTON
GRANT
WASHINGTON
FRANKLIN
LINCOLN
JEFFERSON

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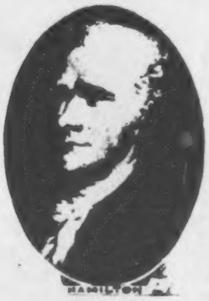
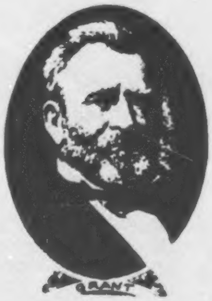
ASSIGNMENT SHEET #3

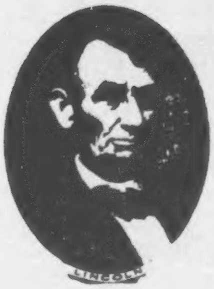
2. On the line under each portrait shown below, write the denomination on which that portrait appears.



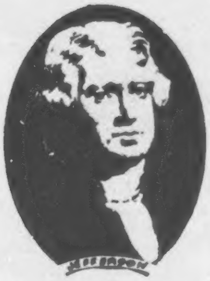
________a.



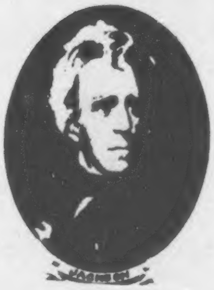
________b.



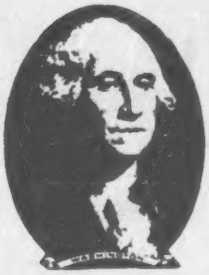
________c.



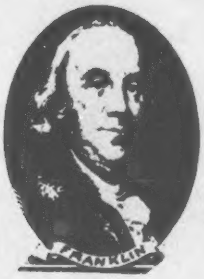
________d.



________e.


WASHINGTON

________f.



________g.

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FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

ASSIGNMENT SHEET #4--PACKAGED CURRENCY AND COIN

If possible, try to answer the following questions without referring to your information sheet.

1. The value of a strap of $10's is __________.
2. The value of a roll of quarters is __________.
3. The value of two straps of $20's is __________.
4. The value of a roll of nickels plus a strap of $5's is __________.
5. The total value of one roll of halves, two straps of $1's, plus a strap of $10's is ____________.
6. The value of one strap of $5's plus one roll of pennies is __________.
7. The value of a roll of dimes is __________.
8. The value of a strap of $1's is __________.
9. The value of a strap of $20's is __________.
10. The value of a strap of $10's plus a roll of quarters is __________.

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. c, $2
2. b, Lincoln, $5
3. B
4. Genuine
5. Discussion should include:
   a. Lines are irregular, blurred, and indistinct
   b. Lacks crisp clarity of genuine bill
   c. Background of portrait is blurred and dark
   d. Sawtooth points on seal are uneven and broken off
   e. Serial numbers are poorly printed and uneven

Assignment Sheet #2

1, 3, 6

Assignment Sheet #3

1. a. Franklin
   b. Grant
   c. Jefferson
   d. Jackson
   e. Washington
   f. Lincoln
   g. Hamilton
2. a. $10
   b. $50
   c. $5

d. $2

e. $20

f. $1

g. $100

Assignment Sheet #4

1. $1,000
2. $10
3. $4,000
4. $502
5. $1,210
6. $500.50
7. $5
8. $100
9. $2,000
10. $1,010

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

TEST

NAME ________________________________ SCORE ______________

1. Match the terms on the right to the correct definitions. Place the appropriate numbers in the blanks provided.

______a. To make certain that a bank is solvent and is operating in conformity with banking laws; to correct any errors in management or operations that may be found to exist

______b. Representative of a federal or state supervisory agency who examines banks under his/her jurisdiction with respect to their financial condition, management, and policies

______c. Strap of bills assigned to each teller to be given out in case of robbery

______d. Periodic or continuous verification of the bank's assets and liabilities, establishment and maintenance of effective controls, and preparation of reports and recommendations to the board of directors

______e. Tray with compartments that help tellers sort and have ready for easy access the various denominations of currency

______f. Officer of bank in charge of all audit functions and is jointly responsible to the president and board of directors

______g. Cash allotted to tellers for use at their windows as distinguished from money in the vault

1. Bait money
2. Till money
3. Cash till
4. Bank examination
5. Auditing
6. Auditor
7. Bank examiner

2. Distinguish between genuine and counterfeit currency by putting a "G" in front of those statements describing genuine currency and a "C" for counterfeit currency.

______a. Portrait stands out sharply from background

______b. Eyes on portrait may be dull or smudgy

______c. Paper may feel differently or may be whiter than genuine paper ______d. Saw-tooth points may be uneven, blunt, or broken on the seal

______e. Figures on serial numbers are firmly and evenly printed and well spaced

______f. Paper is of very high quality with small red and blue threads in it

______g. Background of portrait is a fine screen of regular, unbroken lines

______h. Saw-tooth points around rim of seal are even and sharp

______i. Background of portrait may be dark with irregular and broken lines

______j. Threads in paper may be imitated by fine red and blue lines made by a pen

3. Select the genuine paper money below based on the colors of the seal and serial numbers as given. Place an "X" in the appropriate blanks.

______a. Silver Certificate Red

______b. Federal Reserve Note Blue

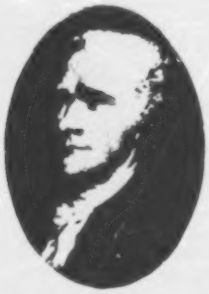
______c. United States Note Red

______d. Silver Certificate Green

______e. Federal Reserve Note Green

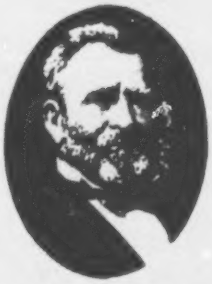
______f. Silver Certificate Blue

4. Identify the portraits and denominations by placing the correct names on the first line and the correct denominations for the bills directly underneath the name.



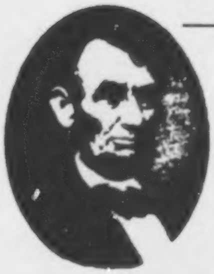
________________ a.

____



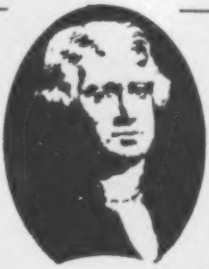
________________ b.

____



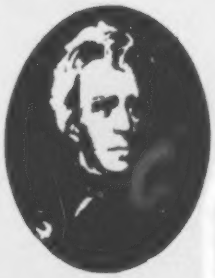
________________ c.

____



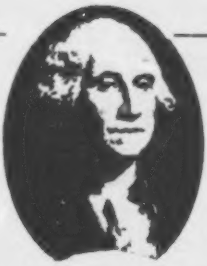
________________ d.

____



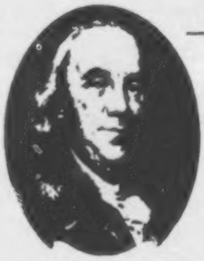
________________ e.

____



________________ f.

____



________________ g.

____

5. List the rules for handling cash.

a. ____

b. ____

c. ____

d. ____

e. ____

6. Arrange in order the following procedure for counting currency. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Lay each different denomination in a separate pile in front of you as you count

______b. Hold currency in palm of one hand

______c. Write down total amount of count

______d. Pull top bill from stack using the thumb and forefinger of your other hand

7. Arrange in order the following procedure for counting coin. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Count each denomination separately

______b. Total all amounts

______c. Slide coins off counter into your hand, using the index and middle fingers

______d. Recount to verify total

______e. Write down amount of each separate denomination

8. Select from the following list facts to remember about handling cash. Place an "X" in the appropriate blanks.

______a. Never leave the window during cash transaction

______b. Talk to customers when counting or verifying cash

______c. Keep loose currency of all denominations together

______d. Pay out change first

______e. Make sure that all currency and coin from a transaction are put up before beginning a new transaction

______f. Keep excessive cash at teller's window

______g. Look at check or withdrawal slip before releasing cash to customer to be sure that you are paying the correct amount

______h. Always lock cash drawer when leaving the window

______i. Count money directly in front of customer when received

______j. Don't talk when counting

______k. Count currency by looking only at the corners of bills _____l. Never mix denominations in single money compartment

_____m. When leaving your window leave transaction as is; don't put it up

_____n. Always double-check arithmetic before paying out or recording

_____o. Count by portraits as well as by denominations when verifying cash

9. Match denominations of currency and coin on the right to the total amounts packaged or wrapped. Place the appropriate numbers in the blanks provided. There may be more than one answer per blank.

_____a. $2

_____b. $1,000

_____c. $500

_____d. $20

_____e. $.50

_____f. $100

_____g. $5

_____h. $200

_____i. $10

_____j. $2,000

1. $50
2. Dollars
3. $10
4. $20
5. Halves
6. Pennies
7. $2
8. $5
9. Dimes
10. $1
11. Quarters
12. $100
13. Nickels

10. Arrange in order the procedure to follow in preparing currency to be strapped. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Moisten glued end of strap and place it on counter, glued end up and facing away from you

_____b. Turn package face up

_____c. Lay all bills flat with portraits up and facing same direction

_____d. Press unglued end of strap against bills with left hand

_____e. Count out sufficient number of loose bills to form a standard package ______f. Place bills on strap, portrait side down

______g. Recount package and place teller stamp and your initials on front

______h. Pull glued end forward until tight and press it against unglued portion of strap

______i. Select proper strap

11. Arrange in order the procedure to follow in preparing coin to be wrapped. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Open tubes by pressing on sides at fold

______b. Tap both ends on counter to "pack"

______c. Fold over both open ends to seal

______d. Precount proper number of coins to fill a roll

______e. Center coins in tube by pushing on one or both ends

______f. Slide coins into tube while holding tube open

12. Select from the list below steps to follow when breaking packaged currency for till use. Place an "X" in the appropriate blanks.

______a. Change straps every two months

______b. Remove strap and prove count before adding package to till or paying out part of package

______c. Use packages in dated sequence

______d. Reuse straps three times before destroying

______e. Change straps frequently

13. Select from the list below steps to follow when breaking rolled coin for till use. Place an "X" in the appropriate blanks.

______a. Remove coins from tube and place on counter top

______b. Place loose coins in currency drawer

______c. Count rolled coin in same manner as loose coin

______d. Save all used wrappers

______e. Place in coin machine or tray

______f. Tear wrapper in half and throw away

14. Discuss in a short paragraph the procedure for accepting wrapped coin for deposit.

15. Discuss in a short paragraph the procedure for accepting bulk, uncounted coin for deposit.

16. Discuss in a short paragraph mutilated currency.

17. Discuss in a short paragraph bait money.

18. List the steps to the three count system.

a. __________

b. __________

c. __________

19. Discuss in a short paragraph being audited by the internal auditor.

20. Discuss in a short paragraph how to detect bad checks.

21. Select from the list below procedures to follow in case of robbery. Place an "X" in the appropriate blanks.

______a. Do not touch anything after the robbery is over

______b. Include bait money with cash given to robber

______c. Try to keep notes and set aside any other physical evidence

______d. Do exactly as robber says

______e. Complete a description form as soon as possible after the robbers have left

______f. Observe, watch, listen, and try to fix the details of the robbery in your memory

______g. Do not talk with anyone except your supervisor until you have completed a description form and given statement to police

______h. Trip alarm when safe or if possible

______i. Give robber only what and as much as is demanded

22. List five security measures used by banks.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

23. List types of alarm systems.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

24. Select from the following list procedures to follow in case of extortion/kidnapping. Place an "X" in the appropriate blanks.

______a. Do not cooperate

______b. Verify threat by calling would-be hostage

______c. Remain as calm as possible

______d. Try to remember everything without taking notes

______e. Detail any instructions received

______f. Do not include bait money when packaging ransom

______g. Arrange simultaneous exchange if hostage is being held

______h. Notify another officer or switchboard and try to have call traced

______i. Notify FBI office nearest bank and local law enforcement agency

______j. Request proof that the caller is really holding a hostage

______k. Arrange a drop rather than a person-to-person payoff

FUNDAMENTALS OF TELLER OPERATIONS
UNIT VI

ANSWERS TO TEST

1. a. 4
   b. 7
   c. 1
   d. 5
   e. 3
   f. 6
   g. 2
2. a. G
   b. C
   c. C
   d. C
   e. G
   f. G
   g. G
   h. G
   i. C
   j. C
3. c, e, f
4. a. Hamilton, $10
   b. Grant, $50
   c. Lincoln, $5
   d. Jefferson, $2
   e. Jackson, $20
   f. Washington, $1
   g. Franklin, $100

5. a. Always count from hand to counter
   b. Always recount the cash at least once
   c. Keep all bills sorted by denomination, face-up, and in the same direction, both in your drawer and while counting
   d. Keep cash drawer set up with lowest denominations near you
   e. Always count all money before putting it in your cash drawer

6. a. 3
   b. 1
   c. 4
   d. 2

7. a. 2
   b. 4
   c. 1
   d. 5
   e. 3

8. a, d, e, g, h, i, j, l, n, o

9. a. 13
   b. 1, 3, 12
   c. 8
   d. 2
   e. 6
   f. 10
   g. 9
   h. 7
   i. 5, 11
   j. 4

10. a. 4
    b. 8
    c. 2
    d. 6
    e. 1
    f. 5
    g. 9
    h. 7
    i. 3

11.
   a. 2
   b. 6
   c. 5
   d. 1
   e. 4
   f. 3

12. b, c, e

13. a, c, e, f

14. Discussion should include:
   a. Each roll must bear the name of the customer and/or account number
   b. Wrapped and labeled coin can then be co-mingled with other rolled coin
   c. Rolls do not have to be counted in detail until the roll is broken for change usage

15. Discussion should include:
   a. Deposits of bags, boxes, or sacks of unsorted and/or uncounted coin should be held to a minimum
   b. Count and package coin for customers while they wait only if it is not a large amount or if there is not a line of customers waiting
   c. If there is a large amount, the customer should leave it and let the teller "work it up" as she/he has time

16. Discussion should include:
   a. Sort money as fit or unfit
   b. Identify unfit money by placing a slip of paper on top bill so it will not be confused with fit money
   c. Sell mutilated currency to a designated teller or to vault teller

17. Discussion should include:
   a. Helps authorities in tracing money that has been stolen
   b. Should look identical to all other packages of same denomination
   c. Should have strap changed at least once a month, giving current date and initials

18. a. Count money out of or into drawer

    b. Count money starting with large denominations down to small denominations and place totals into machine

    c. Count money to customer

19. Discussion should include:

    a. Internal auditing is done to verify cash to general ledger and is routine procedure

    b. Never leave window when money is being verified or audited

    c. Serial numbers of some of the bait money will be written down and checked with those on file in auditing department

    d. Bait money should have current date

    e. Cash drawer should be in order

    f. Teller's area will be inspected

20. Discussion should include:

    a. Make sure number following left bracket is number of Federal Reserve system governing the particular district

    b. Make sure one edge is perforated on one of the four sides

    c. Make sure MICR encoding does not shine or glare

    d. Watch for low series numbers

    e. Require proper identification

    f. Watch for xercxed colored copies

21. a, b, c, d, e, f, g, h, i

22. Any five of the following:

    a. Lighted vaults

    b. Locked doors

    c. Bait money

    d. Cash drawer limits

    e. Security guards

    f. Alarms

    g. Surveillance cameras

23. a. Bill trap
    b. Foot alarm
    c. Desk alarm
    d. Timer alarm

24. b, c, e, g, h, i, j

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

UNIT OBJECTIVE

After completion of this unit, the student should be able to cash checks for depositors as well as nondepositors. The student should be able to select from a list characteristics of money orders, traveler's checks, cashier's checks, Series E bonds, and U.S. Treasury coupons. The student should be able to discuss accepting note payments, box rentals, bank drafts, utility payments, food stamps, and Master Charge and BankAmericard/VISA cash advances. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with cashing, issuing, and accepting checks to the correct definitions.
2. List acceptable pieces of identification.
3. Select from a list precautions to follow when relying on credentials for identification of nondepositors.
4. Arrange in order the procedure for verifying signatures.
5. Arrange in order steps to take when cashing a check "over" the balance.
6. Select from a list basic procedures for cashing checks.
7. Select from a list procedures to follow when cashing on-us checks.
8. Select from a list procedures to follow when cashing checks not drawn on-us.
9. Discuss in a short paragraph cashing customers' checks on other banks.
10. List reasons a check may be refused for payment.
11. Select from a list ways to handle bond and U.S. Treasury coupons.
12. Select from a list characteristics of money orders.
13. Select from a list characteristics of traveler's checks.
14. Select from a list characteristics of cashier's checks.

15. Select from a list characteristics of Series E bonds.
16. Discuss in a short paragraph note payments.
17. Discuss in a short paragraph box rentals.
18. Select from a list characteristics of utility payments.
19. Discuss in a short paragraph food stamps.
20. Discuss in a short paragraph BankAmericard/VISA and Master Charge cash advances.
21. List types of drafts.
22. Discuss in a short paragraph bank draft

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

  A. Provide student with objective sheet.

  B. Provide student with information and assignment sheets.

  C. Make transparencies.

  D. Discuss information and assignment sheets.

  E. Give test.

II. Instructional materials:

  A. Objective sheet

  B. Information sheet

  C. Transparency masters

    1. TM 1--Money Orders

    2. TM 2--Traveler's Checks

    3. TM 3--Cashier's Check

    4. TM 4--Series E Bond

    5. TM 5--Types of Drafts

    6. TM 6--Types of Drafts (Continued)

    7. TM 7--Types of Drafts (Continued)

    8. TM 8--Bank Drafts

  D. Assignment sheets

    1. Assignment Sheet #1--Identifying Nondepositors

    2. Assignment Sheet #2--Verifying Signatures

    3. Assignment Sheet #3--Checking Balances

  E. Answers to assignment sheets

  F. Test

  G. Answers to test

III. Unit references:

A. *Financial Terminology*. Dayton, Ohio: The National Cash Register Company, 1973.

B. *Bank Tellers Do's and Don'ts*. Washington, D.C.: American Bankers Association, 1963.

C. *Teller Fundamentals: Processing Checks, Handling Deposits and Cash*. Chicago, Illinois: Educational Methods, 1971.

D. Bank Administration Institute. *Modern Teller Training*. Chicago: Educational Systems, Inc., 1976.

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

INFORMATION SHEET

I. Terms and definitions

A. Cashier's check--Check drawn by bank on itself and signed by cashier or someone authorized to act on their behalf

B. Bank draft--Check drawn by one bank on its account with another bank

C. Foreign draft--Unconditional written order given by maker to drawee requesting drawee to pay third party money on demand or at a fixed or determinable future date

D. Credit card advance--Advancement of money by banks up to specified limit on credit card issued by bank or company for which bank is service agent

E. Time draft--Draft which has been drawn payable at some future date

F. Sight draft--Draft to be paid immediately upon viewing by drawee

G. Envelope draft--Draft written on face of envelope usually drawn to collect debts

(NOTE: The draft is drawn by the seller of goods and addressed to the purchaser. Title papers are often enclosed so that the purchaser may obtain title if he/she pays for the draft. Otherwise, the title will be returned to the seller.)

II. Acceptable pieces of identification

A. Selective service registration card

B. Passport

(NOTE: Both A and B contain a detailed personal description, a signature, and sometimes a photograph. In other words, these documents require conclusive proof of identity before they are issued. Consequently, it is only natural that you would prefer one of the two. However, this is not always possible.)

C. Driver's license

D. Local or national charge plate

(NOTE: Even though national charge plates are acceptable, they are not always reliable because they do not give out credit information. Whereas, a local business would have this information readily available.)

INFORMATION SHEET

E. Company employment identification card

F. Student identification card

G. Military identification card

H. Firearm's permit

I. Social security card

(NOTE: Credentials on C-I can be obtained very easily, with little or no investigation. If possible, always try to get two or more of these credentials.)

III. Precautions to follow when relying on credentials for identification of nondepositors (Assignment Sheet #1)

(NOTE: Nondepositors usually offer some sort of card containing a sample of their signature when asked for identification. Thus, the endorsement on the check can be compared with the signature on the card. However, if the check has already been endorsed before you receive it, ask the customer to sign it again in your presence.)

A. Ask to see several credentials

B. Compare each document with the other

(NOTE: If they contain descriptions, compare the descriptions with the bearer.)

C. Record type and number of each credential

(NOTE: This information should be recorded on the front of the check. In the past, this has been placed on the back, but because of all the stamps and endorsements found on the back of checks now it is hard to read such information.)

IV. Procedure for verifying signatures (Assignment Sheet #2)

A. Be sure endorsement is made in your presence

B. Pull signature card for maker of check and compare

(NOTE: It is not always going to be possible to check every signature. Therefore, it is extremely important that you learn who your customers are, so you only have to check those signatures you question.)

C. Pull signature card of endorser and compare with endorsement

(NOTE: Again, it is not always going to be possible to check every endorsement. Therefore, you will have to use your own judgment the majority of the time.)

INFORMATION SHEET

V. Steps to take when cashing a check "over" the balance (Assignment Sheet #3)

(NOTE: After you determine that the face of the check, the endorsement, and signatures are in order, you should check the balance of the maker's account.)

A. Call bookkeeping department or key in information on teller terminal

(NOTE: Because the larger banks now have their own on-line teller terminals, the tellers have immediate access to this information. The smaller banks may have to check the customer's file. When calling bookkeeping, give them maker's name, type of account, and account number.)

B. Receive balance from bookkeeping or an okay code from terminal

(NOTE: If you happen to get something besides the okay code, it will be necessary to check further as to why the check is not given an okay.)

C. Cash check if balance exceeds amount of check

D. Check with supervisor if balance is less than amount of check

VI. Basic procedures for cashing checks

(NOTE: No exact procedure can be written for cashing checks because each individual bank has its own check cashing policy. However, the information given below is considered to be guidelines.)

A. Examine item to be certain it falls within your authority to cash

(NOTE: Certain broad classes of items may not be cashed unless first approved and initialed by an officer. One example would be a check drawn for $100 by a nondepositor.)

B. Analyze transaction quickly but carefully

(NOTE: Never hesitate to insist on the necessary requirements for fear of antagonizing a customer or through your reluctance to confess uncertainty.)

C. Explain that when referring doubtful situations to an officer it is beyond teller's authority to handle it

D. Validate check on teller's machine or place teller stamp on it

E. Count out coin first, and then count currency

F. Keep checks which have been cashed separate from those which were received for deposit

INFORMATION SHEET

VII. Procedures to follow when cashing on-us checks

(CAUTION: When you cash a check drawn on your bank, you are making final payment and the bank, normally, has no legal right to recover these funds if an error is made.)

A. Check for post-dated or stale-dated check

B. Be sure that figure amount agrees with written amount

C. Be sure that check has not been altered nor bears evidence that it has been previously paid

D. Verify signatures

E. Verify sufficient funds to pay check and that no stop payments are made against it

F. Be sure that endorsement is exactly as drawn

(NOTE: If drawn incorrectly, it should be endorsed in that manner and followed by a correct signature.)

G. Require identification of all persons not known to you

H. Handle counter forms or any form other than MICR checks bearing account number with extra caution

(NOTE: Never cash a check except for a customer you know to be responsible or for the maker.)

VIII. Procedures to follow when cashing checks not drawn on-us

(NOTE: Unlike checks drawn on your bank, you are under no legal or moral duty to cash checks drawn on other banks. Since the maker's signature cannot be verified, these checks should be cashed only for persons known by you to be responsible customers of your bank.)

A. Face of check must be in order

B. Check must be endorsed as drawn

C. Payroll checks drawn on other local banks by certain large companies who maintain good account relationships with your bank may be cashed upon proper identification for payee only

D. U.S. government checks, postal money orders, American Express, traveler's checks, and other such checks should never be cashed except for persons known by you to be responsible customers

E. All checks not drawn on your bank and presented by a stranger should be referred to an officer

INFORMATION SHEET

IX. Cashing customers' checks on other banks

  A. Be sure that total of check(s) does not exceed average balance of checking account

  B. Put account number on back of check when cashing checks for customers you do not know

  C. Check identification

X. Reasons a check may be refused for payment

  (NOTE: There are a few situations where you not only must refuse to cash a check but where it would do no good to refer the matter to an officer.)

  A. Payment has been stopped on check

    (NOTE: Stamp the words Payment Stopped or Stop Pay on face of check before returning it to presenter. This will prevent another teller from inadvertently cashing it.)

  B. There are insufficient funds to cover check

    (NOTE: Return check with explanation that the account does not have the funds to cover the check.)

XI. Ways to handle bond and U.S. Treasury coupons

  (NOTE: Bonds are formal promissory notes, most often payable to bearer, issued in large quantities by a company or a governmental body to borrow money by selling them to the public. Most contain lengthy provisions in fine print and are printed on ornate engraved paper. Also, most of them will have one or more pages of interest coupons attached.)

  A. Can be cashed by most banks provided the bank is certain coupons will be paid on presentation

  B. Do not cash or accept for deposit government bond coupons bearing phrase "unless previously called for redemption"

  C. Watch for bonds stipulating that an ownership certificate must accompany coupon before being redeemed

  D. Place coupons in special coupon envelope when accepted

    (NOTE: The teller should make certain that the customer indicates on the outside of the envelope where the coupons are payable, when due, name of person presenting them, number of coupons, amount of each, and total.)

  E. Route coupons to collection department for further handling

  F. Give customer receipt to show that coupons are being held for collection

INFORMATION SHEET

- G. Have customer sign coupon or type name on back

  (NOTE: This is used as a precaution just in case the coupon should get out of the special envelope.)

- H. Make sure that bonds are worth what is printed on them
- I. Remit treasury coupons for redemption through the Federal Reserve
- J. Make certain of due date

XII. Characteristics of money orders (Transparency 1)

- A. Used for personal, business, and financial transactions

  (NOTE: People who do not have a checking account use money orders to pay small bills.)

- B. Check offered for sale to public
- C. Fee charged for each order
- D. Issued in numerical sequence
- E. Not issued for more than maximum amount printed on face

  (NOTE: A money order issued for an amount over the maximum amount will not be honored and will be returned. If a customer needs more than the maximum amount, suggest a cashier's check.)

- F. Customer fills in all parts of order

  (NOTE: This can be done at the convenience of the customer. It does not have to be filled out when purchased.)

- G. Amount is printed by means of check protector
- H. Customer gets receipt in case questions come up concerning order

  (NOTE: If a money order is lost or stolen, the customer must have receipt to get credit for it.)

- I. Caution should be used when accepting check to buy a money order

  (NOTE: This would be handled just as if you were cashing a check.)

- J. When cashing money orders make sure they are made payable in U.S. dollars
- K. Good all over world

INFORMATION SHEET

XIII. Characteristics of traveler's checks (Transparency 2)

- A. Paid for in advance and guaranteed by issuing bank or company
- B. Replaced quickly if lost or stolen
- C. Cashed almost anywhere at almost any time when holder presents proper identification
- D. Exchanged for foreign currency at current rate of exchange
- E. 1% charge
- F. Simple means of identifying holder
- G. Purchaser must sign name once on face of each check at time of purchase and a second time in presence of teller or business person when cashed

  (NOTE: If check has been signed already, have customer sign opposite end of check. This enables you to fold it over and compare signatures.)
- H. Major issuers are American Express Company, First National City Bank of New York, and Bank of America in California
- I. Denominations of $10, $20, $50, and $100
- J. Customer needs to be informed what to do in case of theft
- K. Two forms of identification must be presented when cashing for noncustomers

  (NOTE: There is usually a set limit for cashing traveler's checks for noncustomers.)
- L. When cashing checks make sure they are made payable in U.S. dollars
- M. Good all over world

XIV. Characteristics of cashier's checks (Transparency 3)

- A. Check drawn by bank on itself and signed by cashier or someone authorized to act on cashier's behalf

  (NOTE: The maker and the drawee are both a single bank.)
- B. Drawn against funds of the bank
- C. Used to complete business transactions that require assurance that check is good and immediately convertible into cash

INFORMATION SHEET

D. Small fee charged

E. Teller types all necessary information on check

(NOTE: This information includes to whom the check is payable, the amount in figures, date, and purchaser's name.)

F. Amount imprinted by check protector

G. Customer given copy as receipt

XV. Series E bonds (Transparency 4)

(NOTE: No bonds should be handled by a paying and receiving teller other than Series E bonds. Series E bonds can be cashed after following standard check cashing procedures. Bonds of other series must be taken or sent to a Federal Reserve bank for redemption.)

A. May be cashed only at request of individual named on bond as owner

B. Must be held for 60 days before eligible for redemption

C. Bears stamp of issuing agent and social security number

D. Cannot be cashed for beneficiaries or minors

E. Must be endorsed in your presence in ink on back exactly as is made payable

F. Use current bond schedule for redemption value of bond

G. Read bond carefully to see if there are any stipulations

H. Redeemed for purchase price until six months after issue date

(NOTE: After six months, the redemption value increases until maturity.)

I. Can be redeemed for face value at maturity

J. Redemption amount increases to more than face amount after maturity

XVI. Note payments

(NOTE: If there is a note department, usually the teller will refer the customer to this area.)

A. May be accepted if payment is exactly as given on coupon

B. Teller's stamp placed on both coupon and stub

INFORMATION SHEET

XVII. Box rentals

A. Paid once a year

(NOTE: This may be paid with cash, or the customer's account may be debited.)

B. Fee charged for loss of one key and steeper fee charged for loss of both keys

C. Size of box determines rent

(NOTE: Most common box sizes are 5" x 2 1/2", 5" x 5", 10" x 3", 10" x 5 1/2", and 10" x 10".)

XVIII. Utility payments

(NOTE: Some banks accept utility payments for utility companies that may or may not have an account with the bank.)

A. Customer presents bill and payment

(NOTE: If the bill isn't past due, the customer pays only the net amount; however, if the bill is past due, the customer pays the gross amount.)

B. Teller stamps and initials customer's stub and gives it back to customer

(NOTE: A Paid stamp is provided to the bank by the utility company.)

C. Payment accepted for amount of bill only

(NOTE: If payment is made by check, the check should be made payable to the utility company.)

D. Bank retains utility company's portion of bill to be given to utility company with payment

E. Bank can make direct deposit to business account

F. One teller may be assigned to handle all payments

(NOTE: If this is the case, this teller will then make one large deposit to business account at the end of the day.)

XIX. Food stamps

A. Commercial customer has to be assigned number in order to handle food stamps

B. Business customer deposits stamps in regular deposit

C. Counted just as if were money

INFORMATION SHEET

D. Handled as cash item by cash item clerk

E. Remitted to correspondent bank by clerk

F. Denominations of $1, $5, and $10

XX. BankAmericard/VISA and Master Charge cash advances

(NOTE: Normally, tellers do not have anything to do with the approval of a credit card advance.)

A. Most credit card advances are handled by an officer or someone authorized to do so

B. Authorized personnel contact issuing bank or company to see if it is alright to advance amount requested

C. Special form is filled out if advance is approved

(NOTE: Most banks have a maximum amount set for cash advances.)

D. Customer takes form to teller for payment of cash

(NOTE: All tellers can pay money out for cash advances.)

E. Teller checks to see if form has been signed by authorized bank personnel

F. Money is paid to customer

G. Credit card advance forms and cash-out slips are sent to designated teller at end of day for processing

XXI. Types of drafts (Transparencies 5, 6, and 7)

A. Envelope draft

B. Time draft

C. Sight draft

D. Insurance draft

E. Trade acceptance

XXII. Bank drafts (Transparency 8)

A. Used to complete business transactions or for personal reasons

(NOTE: Sometimes customers want money available immediately in other cities or countries so they use a bank draft.)

B. Banks and businesses in foreign countries usually do not accept personal or cashier's checks

INFORMATION SHEET

C. Best way to send money overseas

(NOTE: If a check is sent, it may take as long as two or three months for it to be processed.)

D. Teller completes draft

(NOTE: This information consists of to whom the draft is made payable, amount, purchaser's name, and date.)

E. Customer is responsible for mailing draft

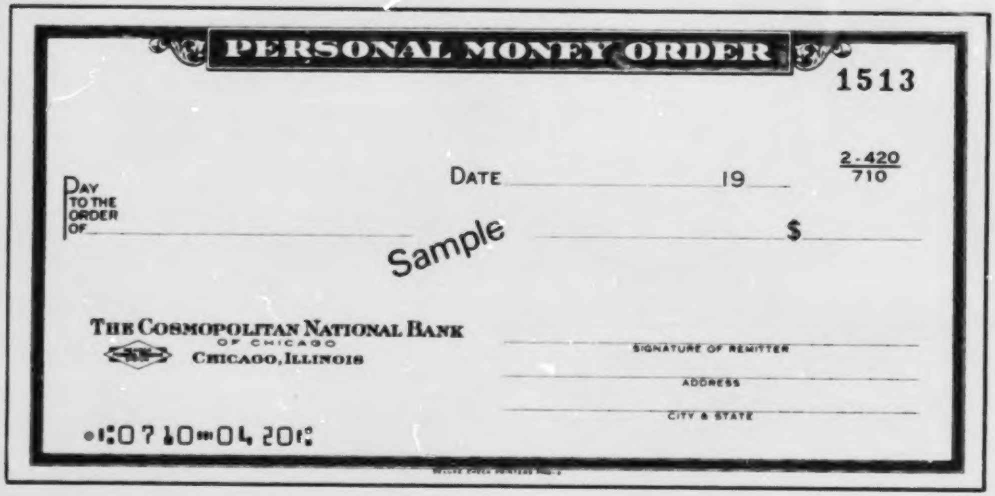
F. May be made out in foreign currency but must be handled through correspondent bank if bank does not have facility to complete it

G. Is handled like any other negotiable instrument when cashing

H. Fee charged for issuing draft

I. Officer must hand sign draft

Money Orders



PERSONAL MONEY ORDER

1513

DATE ________ 19 ___ 2-420/710

PAY TO THE ORDER OF ________ $ ________

Sample

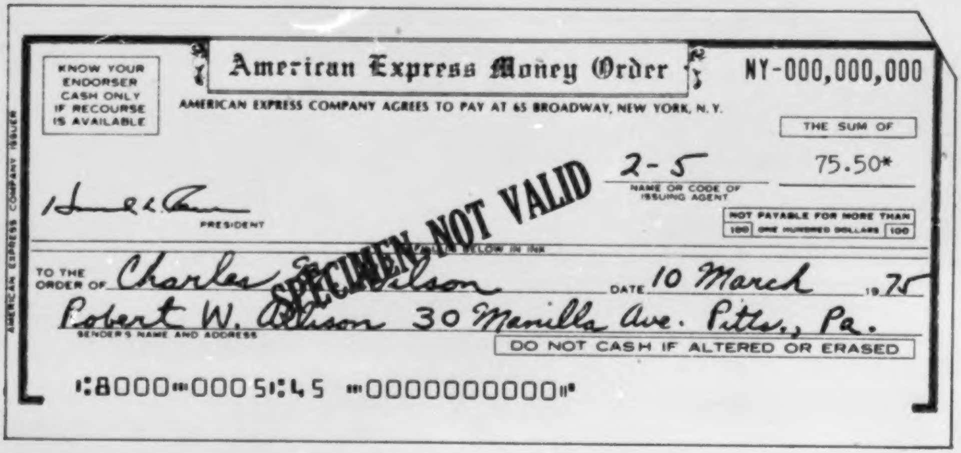
THE COSMOPOLITAN NATIONAL BANK
OF CHICAGO
CHICAGO, ILLINOIS

SIGNATURE OF REMITTER

ADDRESS

CITY & STATE

⑆0710⑈0420⑆



American Express Money Order

NY-000,000,000

KNOW YOUR ENDORSER CASH ONLY IF RECOURSE IS AVAILABLE

AMERICAN EXPRESS COMPANY AGREES TO PAY AT 65 BROADWAY, NEW YORK, N.Y.

THE SUM OF

2-5
NAME OR CODE OF ISSUING AGENT

75.50*

PRESIDENT

NOT PAYABLE FOR MORE THAN 100 ONE HUNDRED DOLLARS 100

SPECIMEN NOT VALID

[illegible] BELOW IN INK

TO THE ORDER OF Charles [illegible]ilson DATE 10 March 19 75

Robert W. Allison 30 Manilla Ave. Pitts., Pa.
SENDER'S NAME AND ADDRESS

DO NOT CASH IF ALTERED OR ERASED

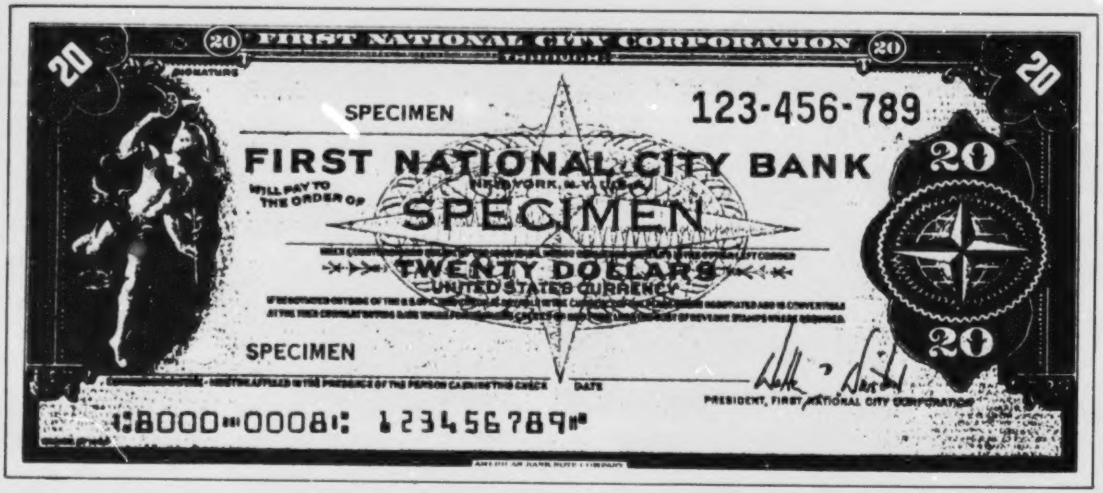
AMERICAN EXPRESS COMPANY ISSUER

⑆8000⑈0005⑆45 ⑈0000000000⑈

Reprinted with permission from Educational Methods, 1971.

BSL - 533-B

Traveler's Checks



20 FIRST NATIONAL CITY CORPORATION 20
THROUGH

SIGNATURE

SPECIMEN

123-456-789

20

FIRST NATIONAL CITY BANK
NEW YORK, N.Y. (U.S.A.)

WILL PAY TO
THE ORDER OF

SPECIMEN

TWENTY DOLLARS
UNITED STATES CURRENCY

SPECIMEN

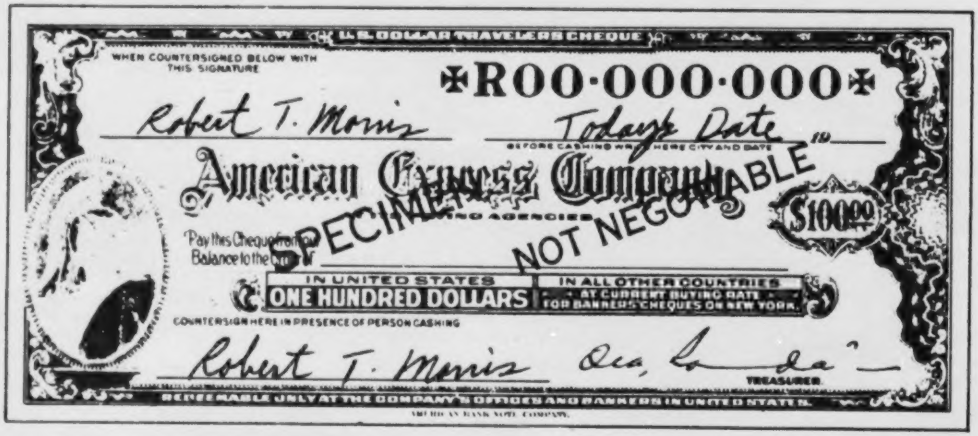
DATE

PRESIDENT, FIRST NATIONAL CITY CORPORATION

20

⑆8000⑉0008⑆ 123456789⑈

AMERICAN BANK NOTE COMPANY



U.S. DOLLAR TRAVELERS CHEQUE

WHEN COUNTERSIGNED BELOW WITH
THIS SIGNATURE

✠R00·000·000✠

Robert T. Morris

Todays Date 19

BEFORE CASHING WRITE HERE CITY AND DATE

American Express Company

SPECIMEN

NOT NEGOTIABLE

$100.00

Pay this Cheque from our
Balance to the order of

IN UNITED STATES
ONE HUNDRED DOLLARS

IN ALL OTHER COUNTRIES
AT CURRENT BUYING RATE
FOR BANKERS CHEQUES ON NEW YORK

COUNTERSIGN HERE IN PRESENCE OF PERSON CASHING

Robert T. Morris

TREASURER

REDEEMABLE ONLY AT THE COMPANY'S OFFICES AND BANKERS IN UNITED STATES.

AMERICAN BANK NOTE COMPANY

Reprinted with permission from Educational Methods, 1971.

Cashier's Check

YOUR NATIONAL BANK
ANYWHERE, U.S.A.

8634

_______________19____

____
PURCHASER

PAY TO THE ORDER OF AVAILABLE IN BLUE - PINK - GREEN - PRIMROSE & GRAY $__________

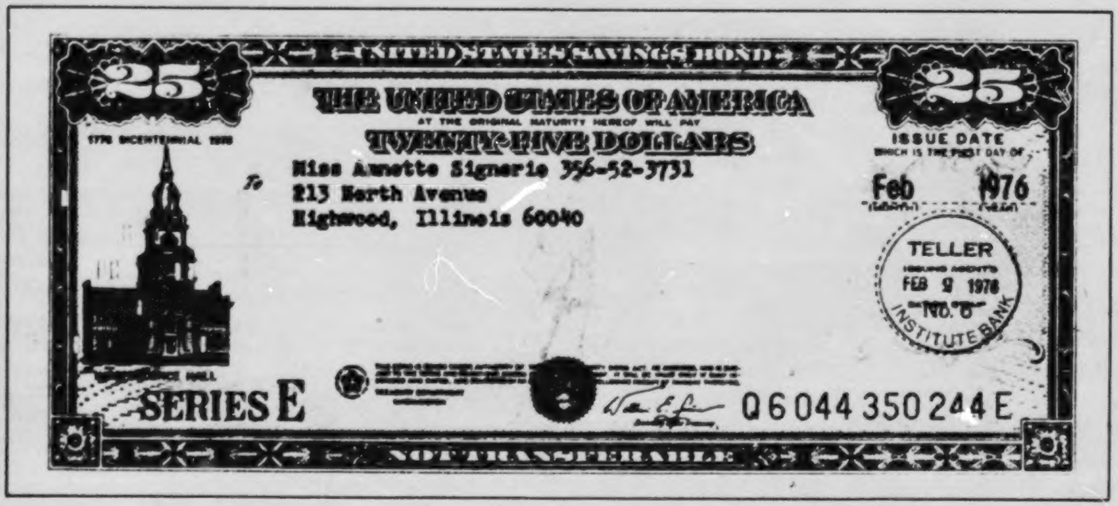
_______________________________DOLLARS

CASHIER'S CHECK

-SAMPLE-
____

⑆1111⑈0000⑆ 00 0000 0⑈

Series E Bond



UNITED STATES SAVINGS BOND

25 25

THE UNITED STATES OF AMERICA

AT THE ORIGINAL MATURITY HEREOF WILL PAY

TWENTY-FIVE DOLLARS

1776 BICENTENNIAL 1976

To Miss Annette Signerie 356-52-3731
213 North Avenue
Highwood, Illinois 60040

ISSUE DATE
WHICH IS THE FIRST DAY OF
Feb 1976

TELLER
ISSUING AGENT'S
FEB 9 1976
No. 6
INSTITUTE BANK

INDEPENDENCE HALL

SERIES E

Q 6 044 350 244 E

NOT TRANSFERABLE

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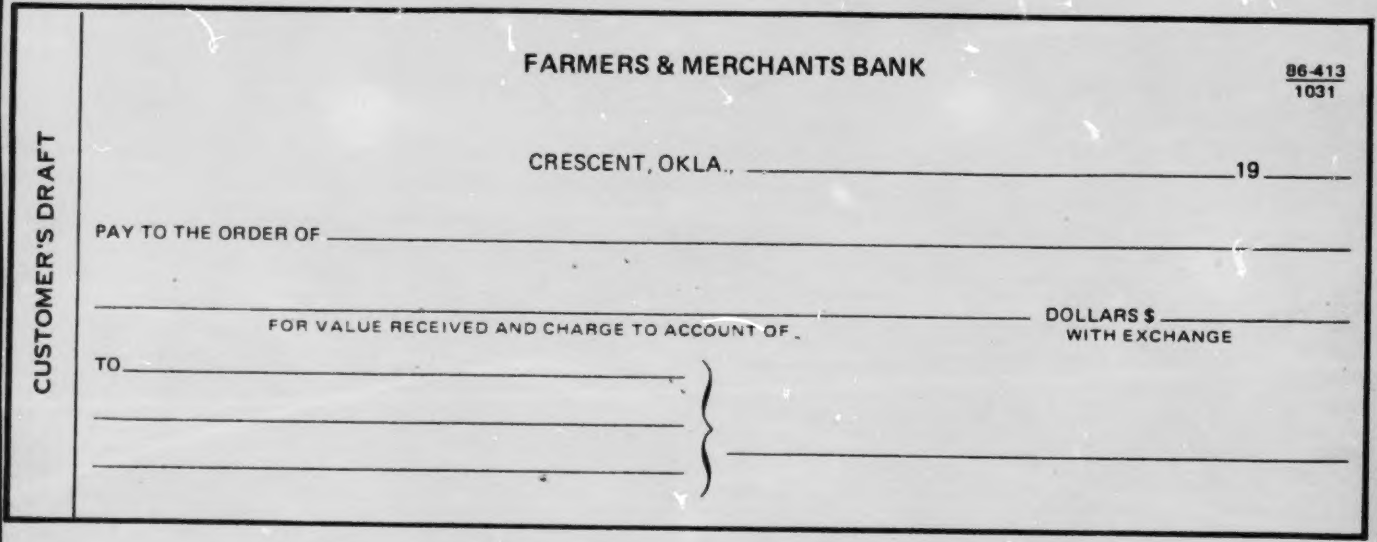
Types of Drafts

Envelope Draft



CUSTOMER'S DRAFT

FARMERS & MERCHANTS BANK

$\frac{86\text{-}413}{1031}$

CRESCENT, OKLA., ____________________ 19____

PAY TO THE ORDER OF ____________________

____________________ DOLLARS $ __________

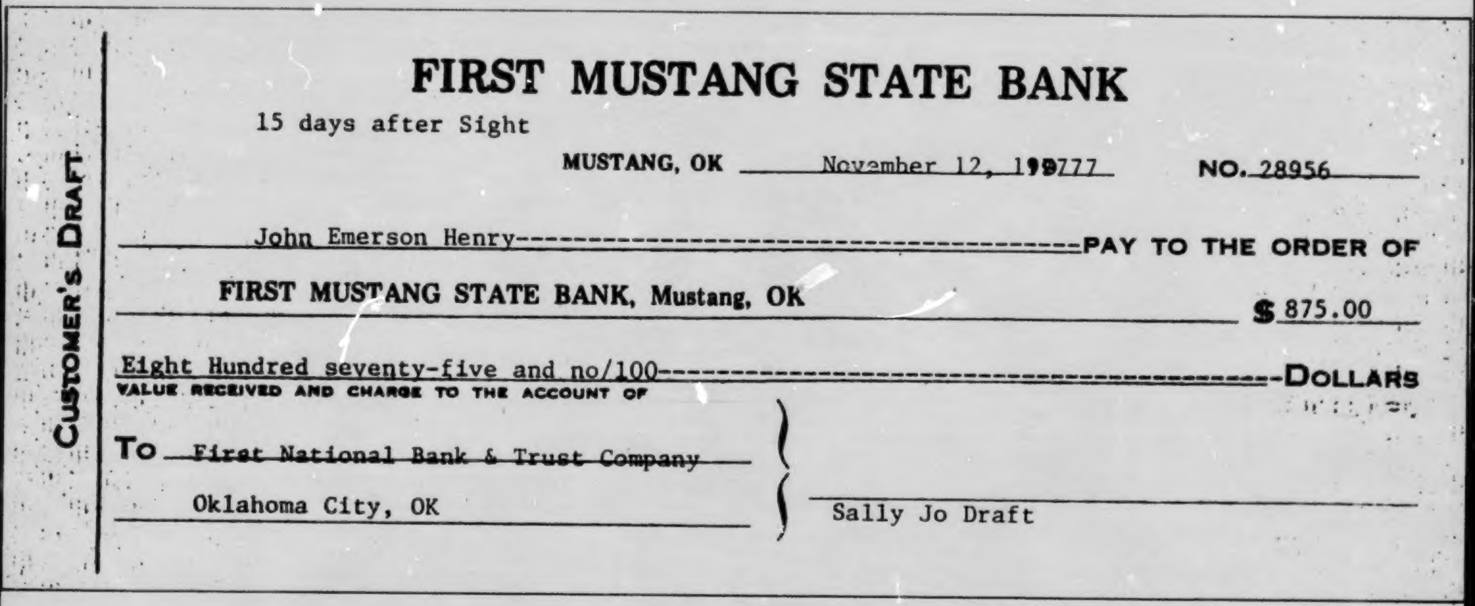
FOR VALUE RECEIVED AND CHARGE TO ACCOUNT OF

WITH EXCHANGE

TO ____________________

Types of Drafts
(Continued)

Time Draft



CUSTOMER'S DRAFT

FIRST MUSTANG STATE BANK

15 days after Sight

MUSTANG, OK November 12, 1977 NO. 28956

John Emerson Henry---------------------------------------PAY TO THE ORDER OF

FIRST MUSTANG STATE BANK, Mustang, OK $ 875.00

Eight Hundred seventy-five and no/100---DOLLARS

VALUE RECEIVED AND CHARGE TO THE ACCOUNT OF

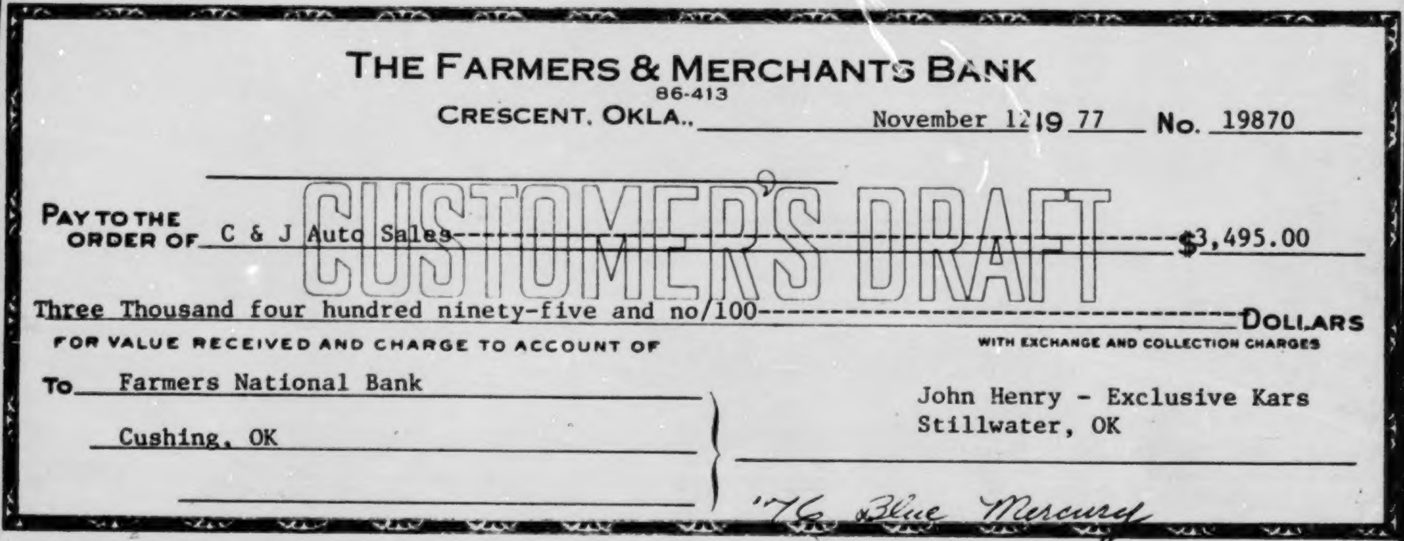
To First National Bank & Trust Company

Oklahoma City, OK

Sally Jo Draft

Types of Drafts
(Continued)

Sight Draft



THE FARMERS & MERCHANTS BANK
86-413
CRESCENT, OKLA., November 12 19 77 No. 19870

CUSTOMER'S DRAFT

PAY TO THE ORDER OF C & J Auto Sales---$3,495.00

Three Thousand four hundred ninety-five and no/100-----------------------------------DOLLARS

FOR VALUE RECEIVED AND CHARGE TO ACCOUNT OF

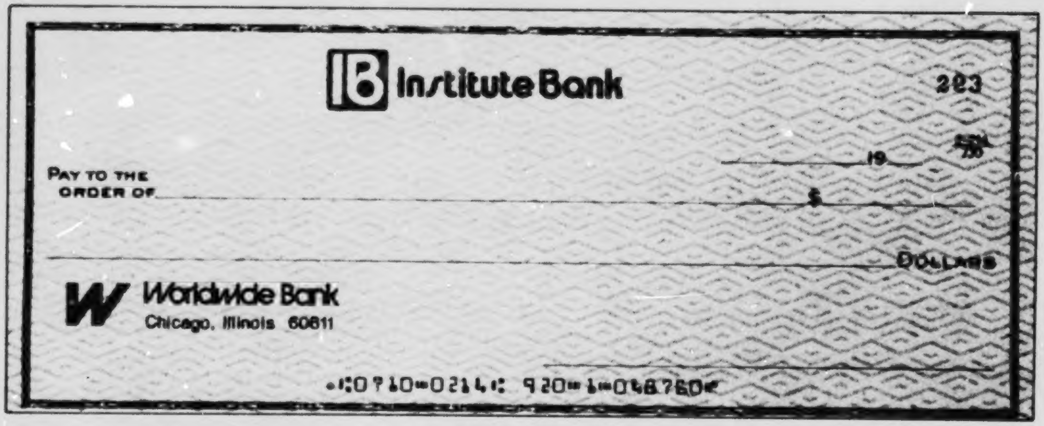
WITH EXCHANGE AND COLLECTION CHARGES

To Farmers National Bank
Cushing, OK

John Henry - Exclusive Kars
Stillwater, OK

'76 Blue Mercury

Bank Drafts



Institute Bank

283

19

PAY TO THE ORDER OF

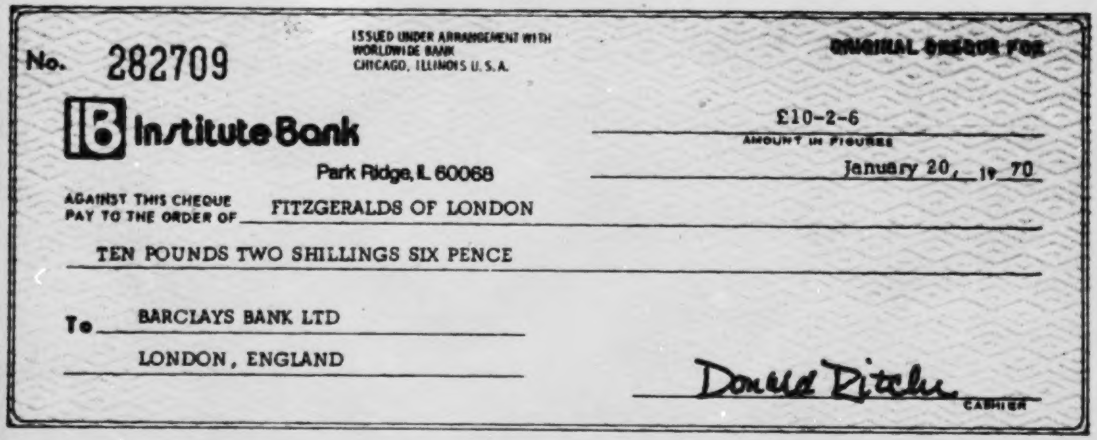
$

DOLLARS

Worldwide Bank
Chicago, Illinois 60611

⑆0710⑉0214⑆ 920⑈1⑈048760⑈

Foreign Draft



No. 282709

ISSUED UNDER ARRANGEMENT WITH
WORLDWIDE BANK
CHICAGO, ILLINOIS U.S.A.

ORIGINAL CHEQUE FOR

Institute Bank
Park Ridge, IL 60068

£10-2-6
AMOUNT IN FIGURES

January 20, 19 70

AGAINST THIS CHEQUE PAY TO THE ORDER OF FITZGERALDS OF LONDON

TEN POUNDS TWO SHILLINGS SIX PENCE

To BARCLAYS BANK LTD
LONDON, ENGLAND

Donald Ritchie
CASHIER

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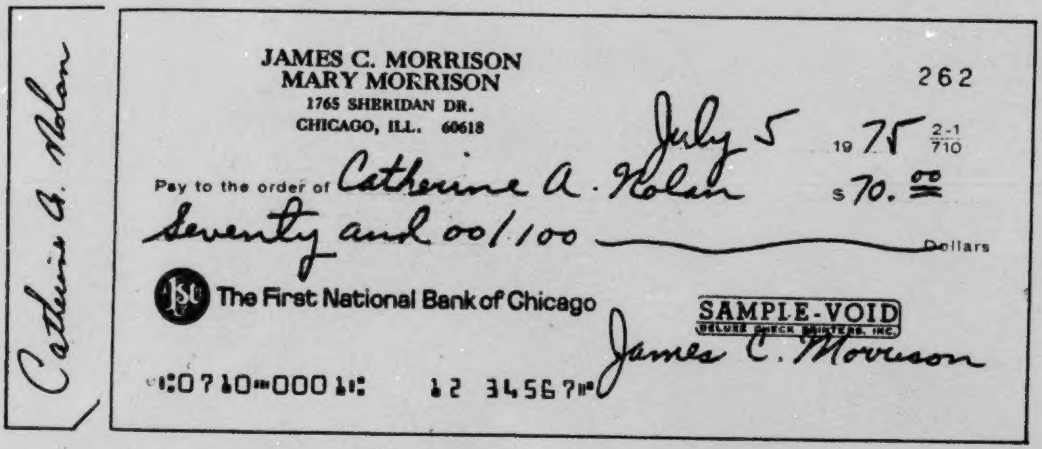
CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

ASSIGNMENT SHEET #1--IDENTIFYING NONDEPOSITORS

Using the information given, answer each of the following questions.

1. Assuming you do not know Catherine Nolan, what would you ask her if she came up to your window and handed you the following check?



Catherine A. Nolan

JAMES C. MORRISON
MARY MORRISON
1765 SHERIDAN DR.
CHICAGO, ILL. 60618

262

July 5 1975 $\frac{2-1}{710}$

Pay to the order of Catherine A. Nolan $70.00

Seventy and 00/100 Dollars

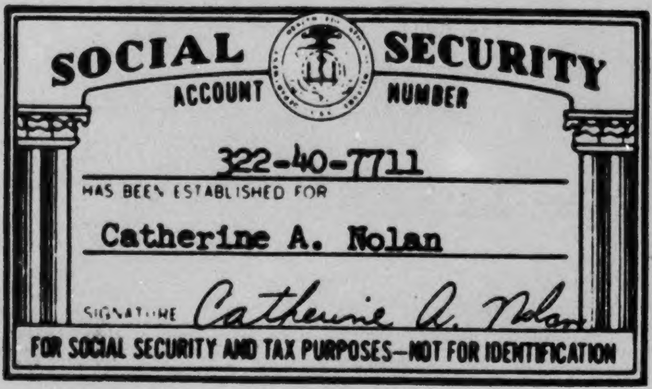
The First National Bank of Chicago

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

James C. Morrison

⑆0710⑉0001⑆ 12 34567⑈

2. Catherine Nolan, a nondepositor, offers the following for identification. Would it be considered acceptable or not acceptable? If not, why?



SOCIAL SECURITY
ACCOUNT NUMBER

322-40-7711

HAS BEEN ESTABLISHED FOR

Catherine A. Nolan

SIGNATURE Catherine A. Nolan

FOR SOCIAL SECURITY AND TAX PURPOSES—NOT FOR IDENTIFICATION

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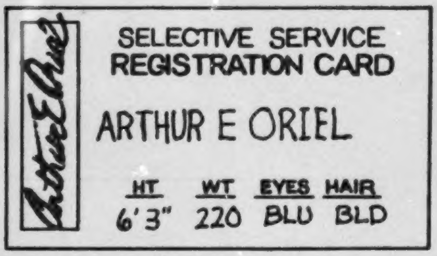
ASSIGNMENT SHEET #1

3. Arthur Oriel offers the following credentials for identification. Would you cash a check for him? If not, why?

____

____

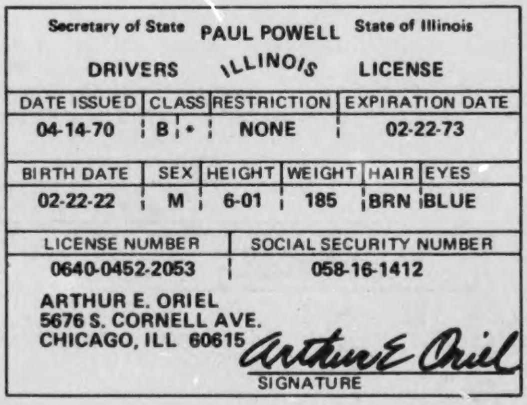


SELECTIVE SERVICE
REGISTRATION CARD

Arthur E Oriel

ARTHUR E ORIEL

HT	WT	EYES	HAIR
6'3"	220	BLU	BLD



Secretary of State PAUL POWELL State of Illinois

DRIVERS ILLINOIS LICENSE

DATE ISSUED	CLASS		RESTRICTION	EXPIRATION DATE
04-14-70	B	*	NONE	02-22-73

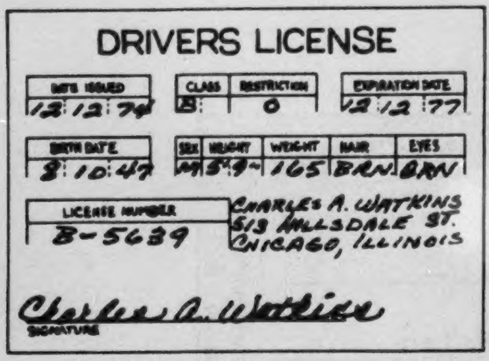
BIRTH DATE	SEX	HEIGHT	WEIGHT	HAIR	EYES
02-22-22	M	6-01	185	BRN	BLUE

LICENSE NUMBER	SOCIAL SECURITY NUMBER
0640-0452-2053	058-16-1412

ARTHUR E. ORIEL
5676 S. CORNELL AVE.
CHICAGO, ILL 60615

Arthur E Oriel
SIGNATURE

4. Examine the following credentials offered by a nondepositor.



DRIVERS LICENSE

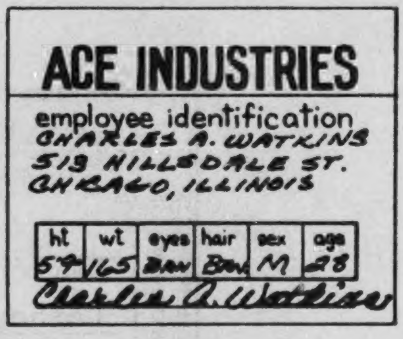
DATE ISSUED	CLASS	RESTRICTION	EXPIRATION DATE
12 12 74	B	0	12 12 77

BIRTH DATE	SEX	HEIGHT	WEIGHT	HAIR	EYES
8 10 47	M	5'9"	165	BRN	BRN

LICENSE NUMBER
B-5639

CHARLES A. WATKINS
513 HILLSDALE ST.
CHICAGO, ILLINOIS

Charles A. Watkins
SIGNATURE



ACE INDUSTRIES

employee identification
CHARLES A. WATKINS
513 HILLSDALE ST.
CHICAGO, ILLINOIS

ht	wt	eyes	hair	sex	age
5'9"	165	BRN	BRN	M	28

Charles A. Watkins

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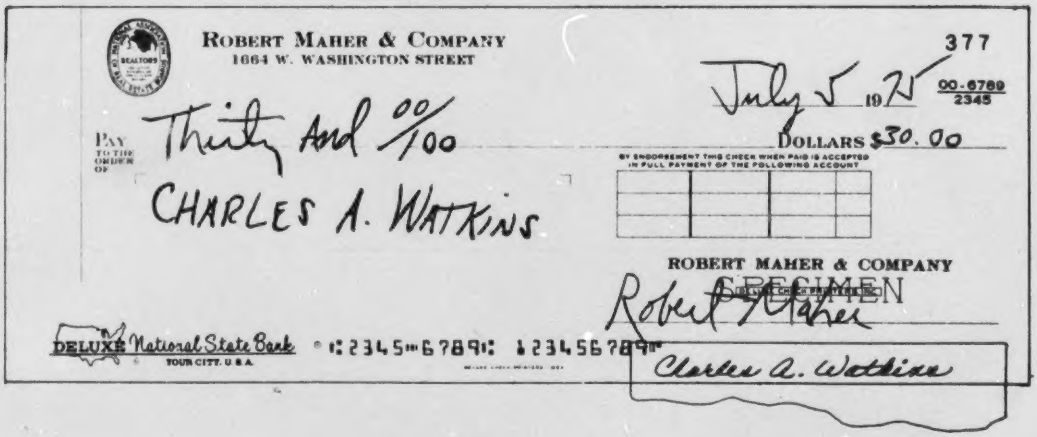
ASSIGNMENT SHEET #1

Would you cash the following check on the strength of the identification on the previous page? If not, why?



ROBERT MAHER & COMPANY
1664 W. WASHINGTON STREET

377

July 5 1975

00-6789
2345

PAY TO THE ORDER OF Thirty And 00/100 DOLLARS $30.00

CHARLES A. WATKINS

BY ENDORSEMENT THIS CHECK WHEN PAID IS ACCEPTED IN FULL PAYMENT OF THE FOLLOWING ACCOUNT

ROBERT MAHER & COMPANY

SPECIMEN

Robert Maher

DELUXE National State Bank
YOUR CITY, U.S.A.

⑆2345⑈6789⑆ 123456789⑈

Charles A. Watkins

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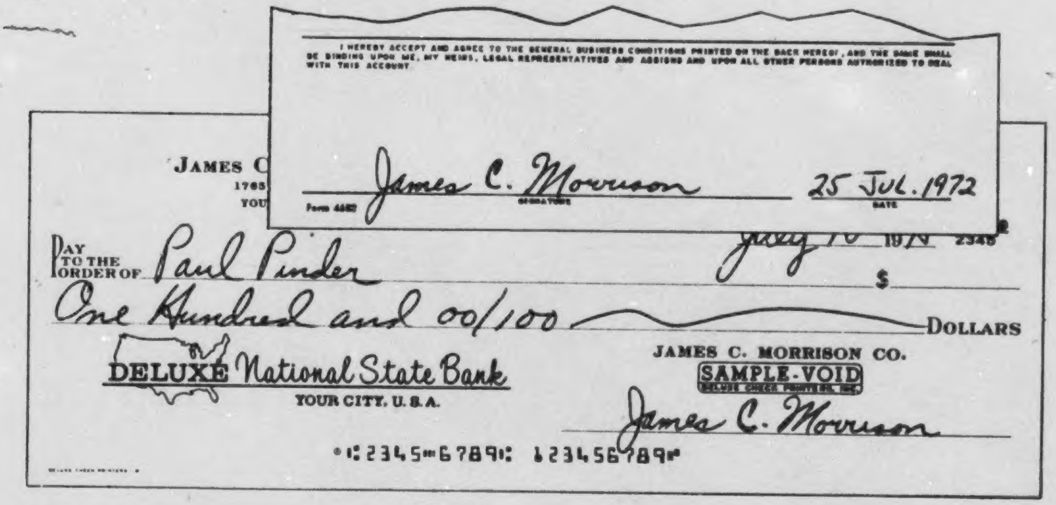
CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

ASSIGNMENT SHEET #2--VERIFYING SIGNATURES

When you compare the endorser's signature on the check with the one on the signature card (or ID card if he is a nondepositor) and find that they do not match, ask the endorser to sign the check again. Then compare that signature with the one on the signature card. If the endorser's second signature does not match the one on the signature card, show the check and signature card to your supervisor.

1. Examine the check and signature card given below.
   a. Does the maker's signature on the check compare favorably with the one on the signature card? ____________________
   b. Would you accept the signature on this check if the initial "C" was missing? ____________________
   c. If not, what would you do? ____________________



I HEREBY ACCEPT AND AGREE TO THE GENERAL BUSINESS CONDITIONS PRINTED ON THE BACK HEREOF, AND THE SAME SHALL BE BINDING UPON ME, MY HEIRS, LEGAL REPRESENTATIVES AND ASSIGNS AND UPON ALL OTHER PERSONS AUTHORIZED TO DEAL WITH THIS ACCOUNT

James C. Morrison — SIGNATURE

25 JUL. 1972 — DATE

JAMES C
1765
YOU

July 10 197 2345

PAY TO THE ORDER OF Paul Pinder $

One Hundred and 00/100 DOLLARS

DELUXE National State Bank
YOUR CITY, U.S.A.

JAMES C. MORRISON CO.
SAMPLE-VOID

James C. Morrison

⑆2345⑉6789⑆ 123456789⑈

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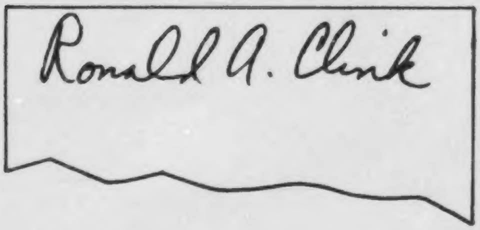
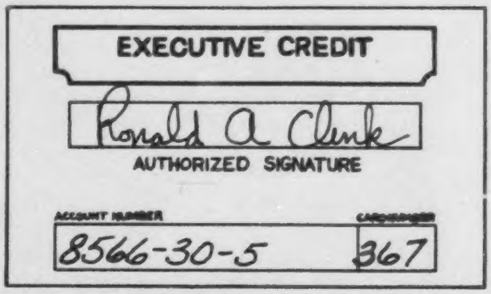
ASSIGNMENT SHEET #2

2. Does the endorser's signature below compare favorably with the one appearing on his identification document? ____________



Ronald A. Clink



EXECUTIVE CREDIT

Ronald A Clink

AUTHORIZED SIGNATURE

ACCOUNT NUMBER

8566-30-5

367

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3. a. If after checking, you are not certain the endorser's signature on the check is genuine, you should ask the endorser to ____________________

____

____

b. If, after the endorser has signed the check again, and the second signature does not match that on the signature card, you should

____

____

c. If the maker's signature does not match that on the signature card and he/she is not present to sign again, you should ____________________

____

____

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

ASSIGNMENT SHEET #3--CHECKING BALANCES

Answer the following questions assuming the check in question is over your limit.

1. When you have examined the check and find that everything is correct, you are ready to check the balance. Whose balance do you check?

   ____

2. Whom do you call? ______________________________

3. In order to get the necessary information, you must tell the bookkeeper:

   a. ______________________________

   b. ______________________________

   c. ______________________________

4. You ask the bookkeeper for ______________________________

   ____

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. Do you have an account with us?
2. Not acceptable--Social security card is easy to obtain and, by itself, is an unreliable identification document
3. No--Ordinarily, these credentials would be considered reliable and would be acceptable for identification purposes; however, the descriptions do not match
4. Yes--Signatures and descriptions all agree

Assignment Sheet #2

1. a. Yes
   b. No
   c. Take the check and signature card to supervisor and let him/her decide upon the proper action to take
2. No
3. a. Sign his/her name again on the back of the check
   b. Show the signature card or ID card and check to supervisor
   c. Show check and signature card to supervisor

Assignment Sheet #3

1. Balance in maker's account or account on which check is written
2. Bookkeeping department
3. a. Name of account holder
   b. Type of account
   c. Account number
4. Balance of the account

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

TEST

NAME ______________________________ SCORE ____________

1. Match the terms on the right to the correct definitions. Place the appropriate numbers in the blanks provided.

______ a. Draft which has been drawn payable at some future date

______ b. Check drawn by one bank on its account with another bank

______ c. Draft written on face of envelope usually drawn to collect debts

______ d. Check drawn by bank on itself and signed by cashier or someone authorized to act on their behalf

______ e. Advancement of money by banks up to specified limit on credit card issued by bank or company for which bank is service agent

______ f. Draft to be paid immediately upon viewing by drawee

______ g. Unconditional written order given by maker to drawee requesting drawee to pay third party money on demand or at a fixed or determinable future date

1. Cashier's check
2. Bank draft
3. Foreign draft
4. Credit card advance
5. Time draft
6. Sight draft
7. Envelope draft

2. List acceptable pieces of identification.

a. ______________________________

b. ______________________________

c. ______________________________

d. ______________________________

e. ______________________________

f. ______________________________

g. ______________________________

h. ______________________________

i. ______________________________

3. Select from the following list precautions to follow when relying on credentials for identification of nondepositors. Place an "X" in the appropriate blanks.

_____a. Record type and number of each credential

_____b. Require only the signature of nondepositor

_____c. Ask to see several credentials

_____d. Compare each document with the other

4. Arrange in order the procedure for verifying signatures. Place a "1" by the first step, a "2" by the second, and so on.

_____a. Pull signature card of endorser and compare with endorsement

_____b. Be sure endorsement is made in your presence

_____c. Pull signature card for maker of check and compare

5. Arrange in order steps to take when cashing a check "over" the balance. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Cash check if balance exceeds amount of check

_____b. Receive balance from bookkeeping or an okay code from terminal

_____c. Call bookkeeping department or key in information on teller terminal

_____d. Check with supervisor if balance is less than amount of check

6. Select from the following list basic procedures for cashing checks. Place an "X" in the appropriate blanks.

_____a. Approve or guarantee payment of checks over telephone

_____b. Count out coin first, and then count currency

_____c. Cash all checks that are either postdated or stale

_____d. Examine item to be certain it falls within your authority to cash

_____e. Cash checks made payable to corporations, partnerships, estates, executors, administrators, trade names, or agents

_____f. Keep checks which have been cashed separate from those which were received for deposit

_____g. Cash improperly signed checks if approved by bank officer

_____h. Validate check on teller's machine or place teller stamp on it ______i. Analyze transaction quickly but carefully

______j. Explain that when referring doubtful situations to an officer it is beyond teller's authority to handle it

7. Select from the following list procedures to follow when cashing on-us checks. Place an "X" in the appropriate blanks.

______a. Verify signatures

______b. Require identification of all persons not known to you

______c. Cash checks where endorsements vary slightly

______d. Check for post-dated or stale-dated check

______e. Handle counter forms or any form other than MICR checks bearing account number with extra caution

______f. Overlook stop payments against on-us checks on occasion

______g. Be sure that endorsement is exactly as drawn

______h. Be sure that figure amount agrees with written amount

______i. Verify sufficient funds to pay check and that no stop payments are made against it

______j. Be sure that check has not been altered nor bears evidence that it has been previously paid

8. Select from the following list procedures to follow when cashing checks not drawn on-us. Place an "X" in the appropriate blanks.

______a. All checks not drawn on your bank and presented by a stranger should be referred to an officer

______b. Face of check must be in order

______c. U.S. government checks, postal money orders, American Express, traveler's checks, and other such checks should never be cashed except for persons known by you to be responsible customers

______d. Check must be endorsed as drawn

______e. Payroll checks drawn on other local banks by certain large companies who maintain good account relationships with your bank may be cashed upon proper identification for payee only

9. Discuss in a short paragraph cashing customers' checks on other banks.

____

____

____

____

____

10. List reasons a check may be refused for payment.

a. ____________________________________

b. ____________________________________

11. Select from the list below ways to handle bond and U.S. Treasury coupons. Place an "X" in the appropriate blanks.

______a. Cash government bonds bearing phrase "unless previously called for redemption"

______b. Watch for bonds stipulating that an ownership certificate must accompany coupon before being redeemed

______c. Place coupons in cash drawer

______d. Give customer receipt to show that coupons are being held for collection

______e. Have customer sign coupon or type name on back

______f. Make certain of due date

______g. Route coupons to collection department for further handling

12. Select from the list below characteristics of money orders.

______a. Used for personal, business, and financial transactions

______b. No fee charged for order

______c. Issued in random sequence

______d. Customer fills in all parts of order

______e. Issued for more than maximum amount printed on face

______f. Caution should be used when accepting check to buy a money order

______g. When cashing money orders make sure they are payable in U.S. dollars

______h. Customer gets receipt in case questions come up concerning order

13. Select from the list below characteristics of traveler's checks.

_____a. Paid for in advance and guaranteed by issuing bank or company

_____b. Can not be replaced if lost or stolen

_____c. 15% charge

_____d. Purchaser must sign name once on face of each check at time of purchase and a second time in presence of teller or business person when cashed

_____e. Good only in United States

_____f. Denominations of $10, $20, $50, and $100

_____g. When cashing checks make sure they are payable in U.S. dollars

_____h. Two forms of identification must be presented when cashing for noncustomers

14. Select from the list below characteristics of cashier's checks.

_____a. Check drawn by bank on itself and signed by cashier or someone authorized to act on cashier's behalf

_____b. Drawn against funds of the bank

_____c. Used to complete business transactions that require assurance that check is good and immediately convertible into cash

_____d. No fee charged

_____e. Customer writes all necessary information on check

_____f. Customer given copy as receipt

15. Select from the list below characteristics of Series E bonds.

_____a. May be cashed by anyone

_____b. Must be held for 60 days before eligible for redemption

_____c. Can be cashed for beneficiaries and minors

_____d. Must be endorsed in your presence in ink on back exactly as is made payable

_____e. Can be redeemed for face value at maturity

_____f. Redeemed for purchase price until six months after issue date

_____g. Read bond carefully to see if there are any stipulations

16. Discuss in a short paragraph note payments.

____

____

____

____

____

17. Discuss in a short paragraph box rentals.

____

____

____

____

____

18. Select from a list characteristics of utility payments. Place an "X" in the appropriate blanks.

______a. Customer presents bill and payment

______b. Teller stamps and initials customer's stub and gives it back to customer

______c. Payment accepted for more than amount of bill

______d. Bank retains utility company's portion of bill to be given to utility company with payment

______e. Bank cannot make direct deposit to business account

______f. One teller may be assigned to handle all payments

19. Discuss in a short paragraph food stamps.

____

____

____

____

____

____

____

20. Discuss in a short paragraph BankAmericard/VISA and Master Charge cash advances.

21. List three types of drafts.

a. ____________________

b. ____________________

c. ____________________

22. Discuss in a short paragraph bank drafts.

CASHING, ISSUING, AND ACCEPTING CHECKS
UNIT VII

ANSWERS TO TEST

1. a. 5
   b. 2
   c. 7
   d. 1
   e. 4
   f. 6
   g. 3
2. a. Selective service registration card
   b. Passport
   c. Driver's license
   d. Local or national charge plate
   e. Company employment identification card
   f. Student identification card
   g. Military identification card
   h. Firearm's permit
   i. Social security card
3. a, c, d
4. a. 3
   b. 1
   c. 2
5. a. 3
   b. 2
   c. 1
   d. 4
6. b, d, f, h, i, j
7. a, b, d, e, g, h, i, j
8. a, b, c, d, e

9. Discussion should include:
   a. Be sure that total of check(s) does not exceed average balance of checking account
   b. Put account number on back of check when cashing checks for customers you do not know
   c. Check identification

10. a. Payment has been stopped on check
   b. There are insufficient funds to cover check

11. b, d, e, f, g

12. a, d, f, g, h

13. a, d, f, g, h

14. a, b, c, f

15. b, d, e, f, g

16. Discussion should include:
   a. May be accepted if payment is exactly as given on coupon
   b. Teller's stamp placed on both coupon and stub

17. Discussion should include:
   a. Paid once a year
   b. Fee charged for loss of one key and steeper fee charged for loss of both keys
   c. Size of box determines rent

18. a, b, d, f

19. Discussion should include:
   a. Commercial customer has to be assigned number in order to handle food stamps
   b. Business customer deposits stamps in regular deposit
   c. Counted just as if were money
   d. Handled as cash item by cash item clerk
   e. Remitted to correspondent bank by clerk
   f. Denominations of $1, $5, and $10

20. Discussion should include:

    a. Most credit card advances are handled by an officer or someone authorized to do so

    b. Authorized personnel contact issuing bank or company to see if it is alright to advance amount requested

    c. Special form is filled out if advance is approved

    d. Customer takes form to teller for payment of cash

    e. Teller checks to see if form has been signed by authorized bank personnel

    f. Money is paid to customer

    g. Credit card advance forms and cash-out slips are sent to designated teller at end of day for processing

21. Any three of the following:

    a. Envelope draft

    b. Time draft

    c. Sight draft

    d. Insurance draft

    e. Trade acceptances

22. Discussion should include:

    a. Used to complete business transactions or for personal reasons

    b. Banks and businesses in foreign countries usually do not accept personal or cashier's checks

    c. Best way to send money overseas

    d. Teller completes draft

    e. Customer is responsible for mailing draft

    f. May be made out in foreign currency but must be handled through correspondent bank if bank does not have facility to complete it

    g. Is handled like any other negotiable instrument when cashing

    h. Fee charged for issuing draft

    i. Officer must hand sign draft

TELLER OPERATIONS
UNIT VIII

UNIT OBJECTIVE

After completion of this unit, the student should be able to identify parts of Burroughs and NCR teller machines and complete transactions of a paying and receiving teller. This knowledge will be evidenced by completion of assignment sheets and unit test with a minimum of 85 percent accuracy.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with teller operations to the correct definitions.
2. Match types of tellers to the correct descriptions.
3. Identify parts of Burroughs teller machine with adding machine function bars.
4. Identify parts of NCR teller machine.
5. Identify parts of NCR teller machine with adding machine function bars.
6. Identify printing on audit journal tape.
7. Identify machine-printed validation.
8. Select from a list steps to take when opening teller window.
9. Arrange in order the procedure for accepting a deposit without cash.
10. Arrange in order the procedure for accepting a deposit with cash.
11. Arrange in order the procedure to follow when a deposit requires multiple receipts.
12. Arrange in order the procedure to follow when cashing a single check.
13. Arrange in order the procedure to follow when cashing multiple checks.
14. Arrange in order the procedure for accepting a deposit with "less cash."
15. Arrange in order the procedure to sell money to the vault.
16. Arrange in order the procedure to buy money from the vault.
17. Arrange in order the procedure to balance teller window.

18. Select from a list steps to take when closing teller window.
19. Arrange in order the procedure to report cash long or short.
20. Arrange in order the procedure to nine out.

TELLER OPERATIONS
UNIT VIII

SUGGESTED ACTIVITIES

I. Suggested activities for instructor:

   A. Provide student with objective sheet.

   B. Provide student with information and assignment sheets.

   C. Discuss unit and specific objectives.

   D. Discuss information and assignment sheets.

   E. Give test.

II. Instructional materials:

   A. Objective sheet

   B. Information sheet

   C. Assignment sheets

      1. Assignment Sheet #1--Accept Deposit Without Cash

      2. Assignment Sheet #2--Accept Deposit with Cash

      3. Assignment Sheet #3--Cash Single Check

      4. Assignment Sheet #4--Accept Deposit with "Less Cash"

      5. Assignment Sheet #5--Sell Money to Vault

      6. Assignment Sheet #6--Buy Money from Vault

      7. Assignment Sheet #7--Balance Teller Window

   D. Answers to assignment sheets

   E. Test

   F. Answers to test

III. Unit references:

   A. Educational Methods. *Teller Fundamentals*. Chicago: Development Systems Corporation, 1977.

   B. Keeton, Martha, and Carpenter, Bruce. *Bank Teller: A Catalog of Performance Objectives, Criterion-Referenced Measures, and Performance Guides for Paying and Receiving Bank Teller*. Tallahassee: State of Florida, Department of State, 1976.

C. *Bank Tellers Do's and Don'ts*. Washington, D.C.: American Bankers Association, 1975.

D. *Financial Terminology*. Dayton, Ohio: National Cash Register, 1973.

TELLER OPERATIONS
UNIT VIII

INFORMATION SHEET

I. Terms and definitions

A. Automation--Automatic operation of a piece of equipment, system, or process by electronic devices

B. Bank acceptance--Draft drawn on a bank and accepted by your bank

C. Cash items (for balancing purposes)--Any item which represents part of a teller's cash balance other than United States currency and coin

(NOTE: Currency and coin of foreign countries, checks, debit tickets, and coupons would be considered as cash items.)

D. Coin--Metallic money

E. Credit memo--Posting medium that authorizes a credit to a specific account for a certain amount

(NOTE: A credit memo must give a complete description of the transaction, the date, and signature or initial of the person authorizing the credit. The teller uses a credit memo to report cash long.)

F. Currency--Includes paper money and coin

(NOTE: Bankers generally use the term for paper money only.)

G. Debit memo--Posting medium that authorizes a debit to a specific account for a certain amount

(NOTE: A debit memo must give a complete description of the transaction, the date, and signature or initial of the person authorizing the credit. The teller uses a debit memo to report cash short.)

H. Identification--Procedure by which one person tries to find out the true identity of another

I. Account number--Numerical identification given to an account within a given institution or business

J. Cashed check--Check presented to teller and exchanged for cash

(NOTE: Each bank establishes its own rules on cashing checks, especially on other banks.)

K. Cashier--Bank officer who is charged with the custody of the assets of the bank and whose signature is required on official documents

INFORMATION SHEET

L. Cash long--General ledger account to which tellers credit their cash overages

M. Cash-in ticket--Ticket either hand-written or machine printed charging a teller for the amount of cash on a deposit

(NOTE: If a teller does not have a teller machine, a hand-written copy is made in duplicate so the teller will have a copy available to arrive at a cash balance. On the other hand, if a teller machine is available, an original of the machine printed ticket is all that is needed because the amount of cash is added to a "cash-in" total in the machine, which provides the teller with a balancing figure. However, there are those forms that have duplicates.)

N. Cash short--General ledger account to which tellers charge their cash shortages

O. Cash drawer--Tray built with compartments to hold the various denominations of currency

(NOTE: Each bank has a set amount that its tellers are authorized to keep in their cash drawers.)

P. Coin counting machine--Machine used to count large volumes of coins accurately and swiftly

Q. Collection department--Department which handles checks, drafts, coupons, and other items received from depositors with instructions to credit their account after final payment has been received

R. Collection item--Item received for collection and credited to a depositor's account after final payment

(NOTE: Collection items are usually subject to special instructions regarding delivery of documents when attached. Also, most banks have a collection charge which is a special fee for handling collection items.)

S. Counter item--Any item or transaction accepted or originated at the teller's window

T. Electronic fund transfer (EFT)--System which debits or credits an account by wire without mailing a source document

U. Mail deposit--Deposit received from a depositor through the mail rather than over the counter

V. Night depository--Small vault located on inside of bank but accessible from outside of bank building

W. Validate--Confirm the amount appearing on an item by printing the date and amount directly on the item

X. Coin wrapping machine--Machine used to wrap denominations of coin according to amount in roll

INFORMATION SHEET

Y. Cash-out ticket--Ticket either hand-written or machine printed charging a teller for the amount of cash paid out

Z. Split deposit--Deposit in which one or more checks are presented for deposit to two or more accounts

Example: $100 check to be deposited as $75 to one account and $25 to another

AA. Mixed deposit--Deposit consisting of currency, coin, and checks

II. Types of tellers and their descriptions

A. Teller--Bank employee who waits on depositors and other customers of the bank at a teller's window

B. Automated teller--Mechanical device designed to permit customers of a bank to interface the bank's system without teller assistance

C. Collection teller--Teller whose regular duty is handling collection items

D. Head teller--Teller who sometimes has title of assistant cashier and is usually custodian of the reserve cash in the bank's vault

(NOTE: A head teller is responsible for seeing that there is enough cash on hand at all times to meet the demands of the bank's customers. The head teller also assembles cash figures for all tellers at the end of the day and prepares the cash report for the general ledger and for the work of all tellers in the bank, re-counting cash for a teller who doesn't balance, reporting any overages or shortages, and locating the difference.)

E. Loan teller--Handles loan transactions, computes interest rate, and performs all duties dealing with the functions of the loan department

F. Mail teller--Receives mail deposits, checks deposits for accuracy, and sends customers receipts for deposits

G. Paying teller--Responsible for the paying of funds to depositors

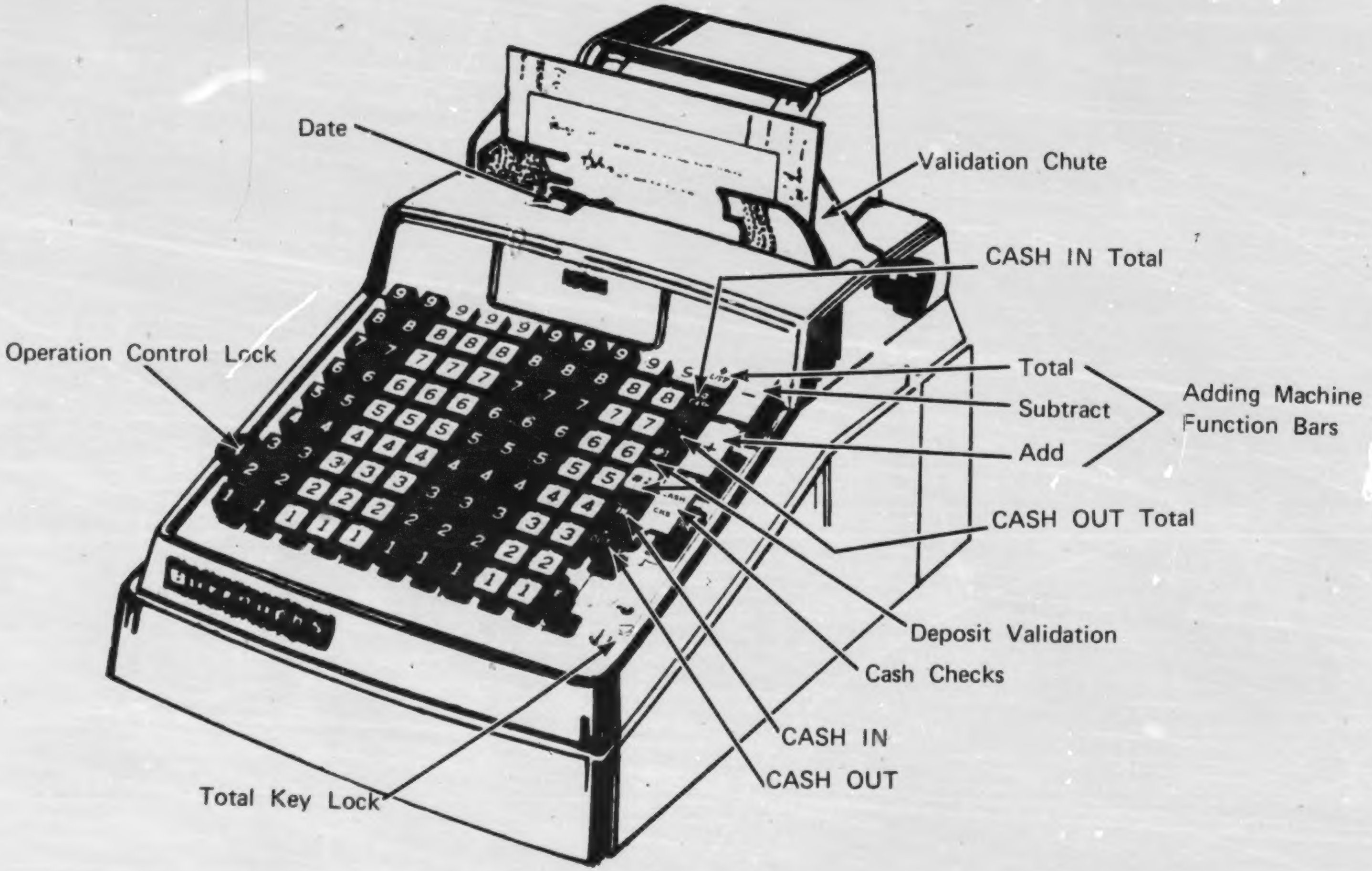
H. Receiving teller--Responsible for accepting deposits from depositors

I. Unit teller--Performs the duties of both a paying and receiving teller

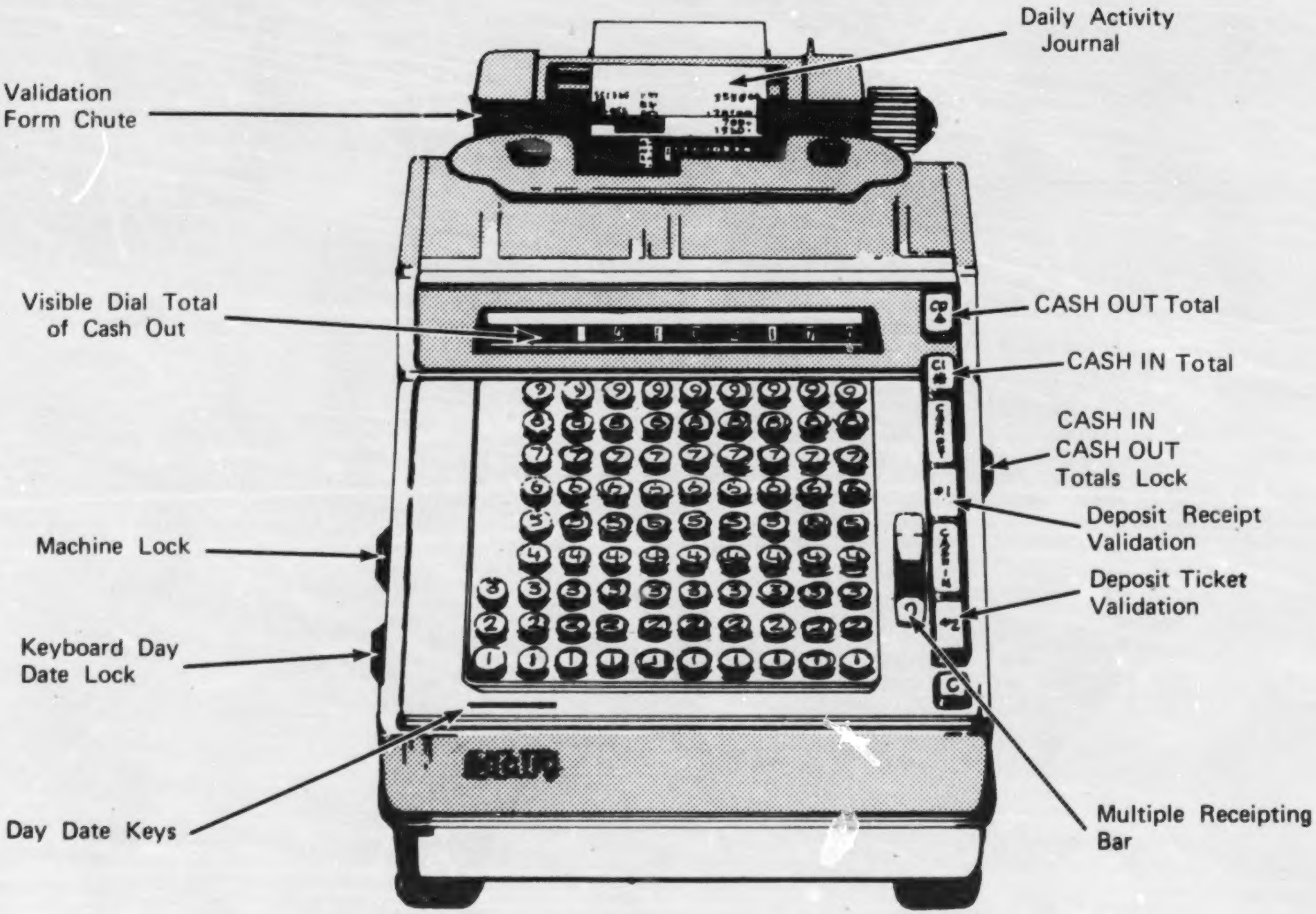
J. Universal teller--Handles all financial transactions acceptable to the bank without assistance or leaving the teller window

K. ATM teller--Responsible for balancing and reconciling automated teller machines

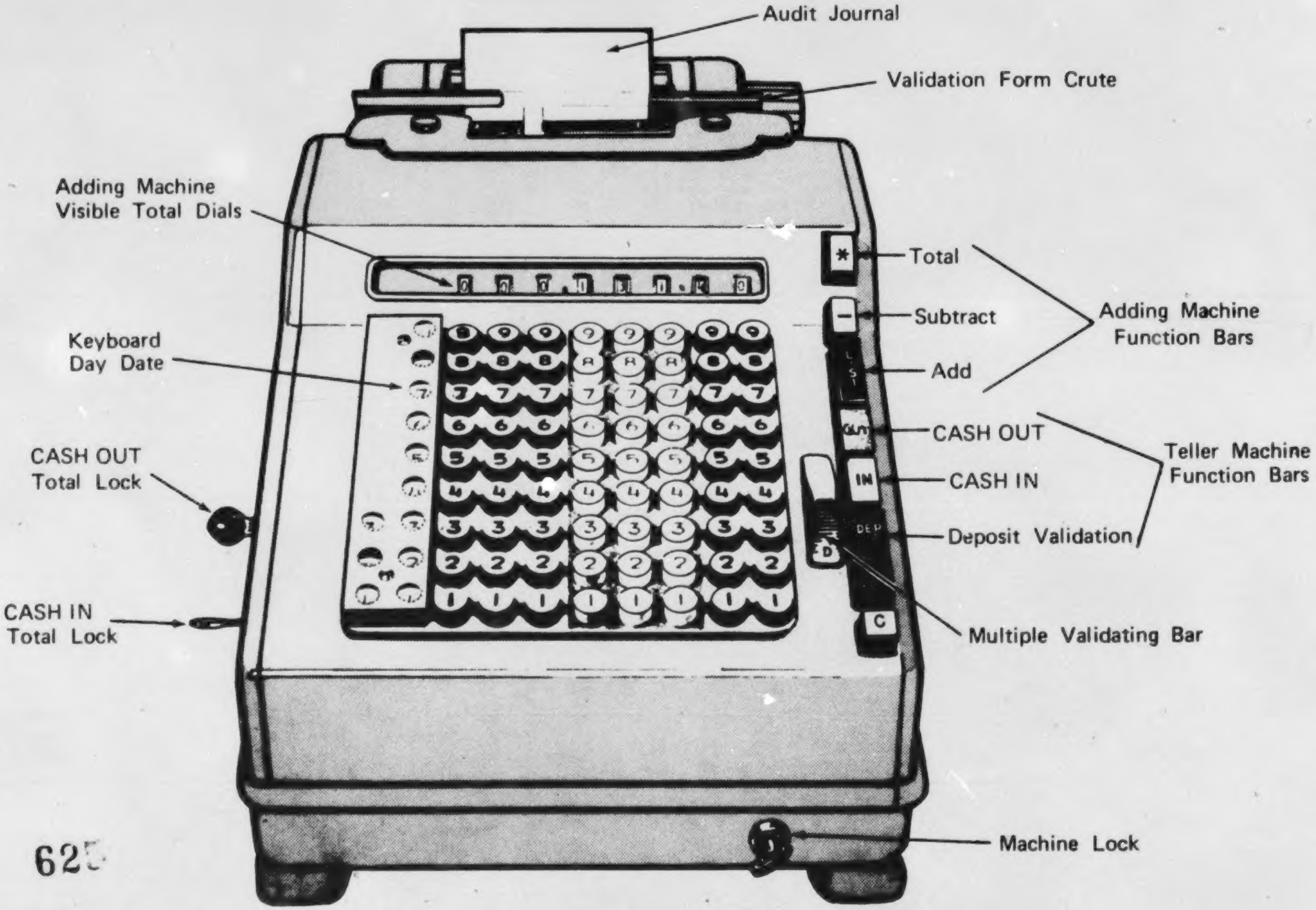
III. Parts of Burroughs teller machine with adding machine function bars


Date
Validation Chute
CASH IN Total
Operation Control Lock
Total
Subtract
Add
Adding Machine Function Bars
CASH OUT Total
Deposit Validation
Cash Checks
CASH IN
CASH OUT
Total Key Lock
Burroughs

IV. Parts of NCR teller machine

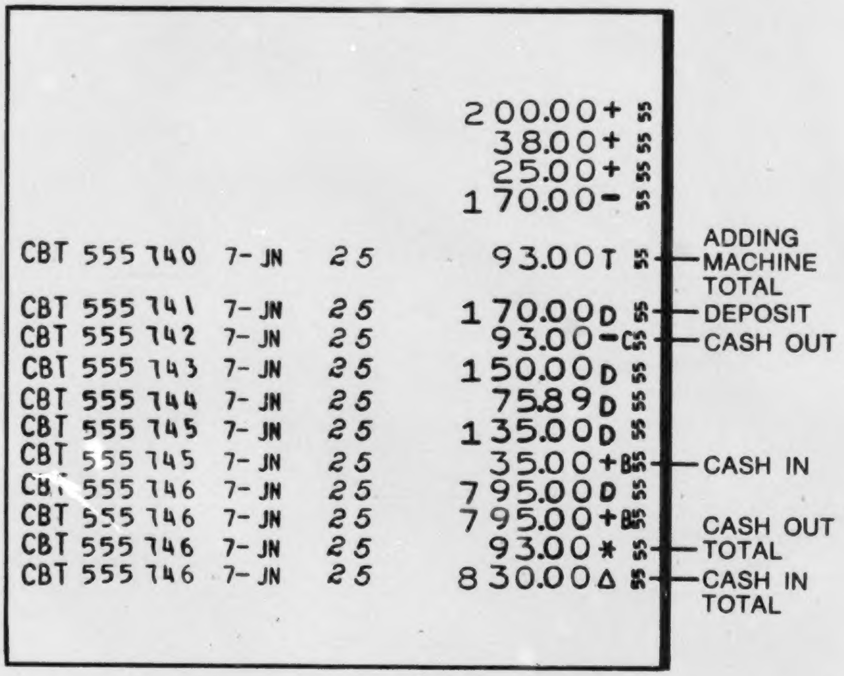

Daily Activity Journal
Validation Form Chute
Visible Dial Total of Cash Out
CASH OUT Total
CASH IN Total
CASH IN CASH OUT Totals Lock
Deposit Receipt Validation
Machine Lock
Deposit Ticket Validation
Keyboard Day Date Lock
Day Date Keys
Multiple Receipting Bar

V. Parts of NCR teller machine with adding machine function bars


Audit Journal
Validation Form Crute
Adding Machine Visible Total Dials
Keyboard Day Date
CASH OUT Total Lock
CASH IN Total Lock
Total
Subtract
Add
Adding Machine Function Bars
CASH OUT
CASH IN
Deposit Validation
Teller Machine Function Bars
Multiple Validating Bar
Machine Lock

INFORMATION SHEET

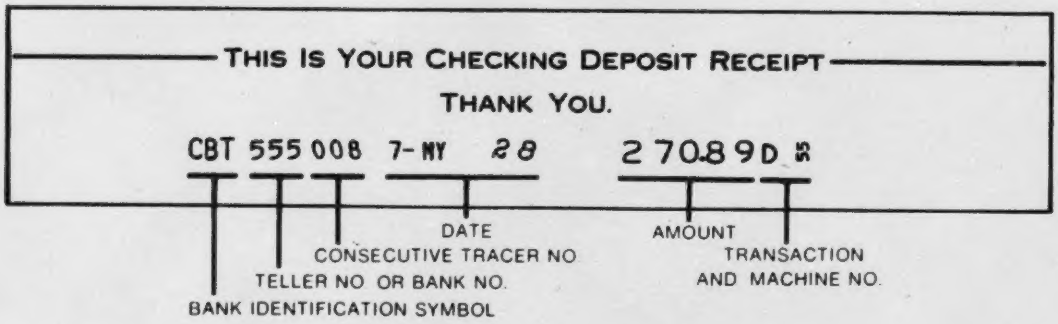
VI. Printing on audit journal tape



```
                                      200.00+ 55
                                       38.00+ 55
                                       25.00+ 55
                                      170.00- 55
CBT 555 740  7-JN    25                93.00T 55
CBT 555 741  7-JN    25               170.00D 55
CBT 555 742  7-JN    25                93.00-C 55
CBT 555 743  7-JN    25               150.00D 55
CBT 555 744  7-JN    25                75.89D 55
CBT 555 745  7-JN    25               135.00D 55
CBT 555 745  7-JN    25                35.00+B 55
CBT 555 746  7-JN    25               795.00D 55
CBT 555 746  7-JN    25               795.00+B 55
CBT 555 746  7-JN    25                93.00* 55
CBT 555 746  7-JN    25               830.00Δ 55
```

ADDING MACHINE TOTAL
DEPOSIT
CASH OUT
CASH IN
CASH OUT TOTAL
CASH IN TOTAL

VII. Machine-printed validation



THIS IS YOUR CHECKING DEPOSIT RECEIPT

THANK YOU.

CBT 555 008 7-MY 28 270.89D 55

DATE
AMOUNT
CONSECUTIVE TRACER NO.
TRANSACTION AND MACHINE NO.
TELLER NO. OR BANK NO.
BANK IDENTIFICATION SYMBOL

INFORMATION SHEET

VIII. Steps to take when opening teller window

A. Spot check currency to see that it agrees with previous day's closing total

B. Make sure there is a sufficient supply of coin and currency

(NOTE: Each bank has its own policy regarding the amount of money a teller is to keep in the cash drawer. Therefore, if you are under the quota, you will need to buy money from the vault. However, if you are over quota, you will need to sell money to the vault.)

C. Check teller stamps for current date

D. Assure that necessary supplies, forms, and equipment are on hand for day's transactions

E. Arrange working materials so they are protected from theft and convenient for your use

F. Clear teller machine by depressing all total keys

G. Check for current date on teller machine

H. Begin work

IX. Procedure for accepting a deposit without cash (Assignment Sheet #1)

A. Examine checks for endorsement

(NOTE: This endorsement should be the same as the payee.)

B. Examine deposit slip for name of depositor, account number, date of deposit, items listed and identified with ABA number, and items totaled

C. Enter amount of deposit on keyboard

D. Place receipt in front of deposit slip and drop both in validation chute

E. Depress #1 key or deposit validation

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

F. Remove receipt and hand to customer

G. Depress #2 key or deposit validation

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

INFORMATION SHEET

H. Remove deposit slip and stamp front of it with teller stamp

I. Assemble check(s) on top of deposit slip

(NOTE: Debits are always stacked on top of credits.)

J. Place transaction in work for proof

(NOTE: The proof department picks this work up about once every hour during the day.)

X. Procedure for accepting a deposit with cash (Assignment Sheet #2)

A. Separate cash from checks

B. Count cash

(NOTE: Do not add currency and coin amounts mentally. List each amount separately either on an adding machine or a teller machine with the add feature. Cash should be counted in full view of the customer and should be counted before you look at the amount shown on the deposit slip. If the amount does not agree with the deposit slip, count it again. If still incorrect, ask the customer to count it. Then, if necessary, ask the customer to correct the deposit slip.)

C. Check cash amount as listed on the deposit slip

D. Examine checks for endorsement

E. Examine deposit slip for name of depositor, account number, date of deposit, items listed and identified with ABA number, and items totaled

F. Enter amount of deposit on keyboard

G. Place receipt in front of deposit slip and drop both in validation chute

H. Depress #1 key or deposit validation

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

I. Remove receipt and hand to customer

J. Depress #2 key or deposit validation

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

K. Remove depost slip and stamp front of it with teller stamp

L. Enter on keyboard amount of cash shown on deposit slip

INFORMATION SHEET

M. Place cash-in ticket in validation chute

N. Depress IN or CASH IN

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

O. Remove cash-in ticket

P. Assemble checks, cash-in ticket, and deposit slip

(NOTE: Assemble the above items in the order that they are listed.)

Q. Place transaction in work for proof

R. Place cash in cash drawer

XI. Procedure to follow when a deposit requires multiple receipts

A. Enter amount of deposit on keyboard as shown on original deposit slip

B. Place receipts or duplicate deposit slips in front of original and drop in validation chute

C. Depress #1 key or deposit validation

D. Remove first receipt

E. Depress #1 key or press upward on multiple validation bar

F. Remove second receipt

G. Repeat operation for each extra receipt

H. Depress #2 key or deposit validation to validate original deposit slip

XII. Procedure to follow when cashing a single check (Assignment Sheet #3)

A. Examine check for negotiability, i.e. date, payee's name, written and figure amounts, drawer's signature, and drawee's name

(NOTE: Checks made payable to a company should be deposited and not cashed.)

B. Enter amount of cash to be paid out on keyboard

C. Insert check in validation chute

D. Depress CASH OUT

INFORMATION SHEET

E. Remove check and stamp front of it with teller stamp

F. Pay cash to customer

G. Place cashed check in cash run

(NOTE: A teller's cash run includes cashed checks and duplicate cash-out tickets. This work is kept separate from the proof work because the cash run is taken to proof after the teller closes out at the end of the day.)

XIII. Procedure to follow when cashing multiple checks

A. Examine checks for negotiability, i.e. date, payee's name, written and figure amounts, drawer's signature, and drawee's name

B. List each check to be cashed either on an adding machine or teller machine with add feature

C. Pay total amount of checks as shown on adding machine tape or audit journal to customer

D. Enter amount of first check on keyboard

E. Insert first check in validation chute

F. Depress CASH OUT for first check

G. Remove first check and place face down on counter

H. Enter amount of second check on keyboard

I. Insert second check in validation chute

J. Depress CASH OUT for second check

K. Remove second check and place face down on top of first check

(NOTE: Steps D-G would be repeated for each check that was to be cashed. Some banks total all checks and make one cash-out ticket rather than following steps D-G.)

L. Stamp front of each cashed check with teller stamp

M. Place cashed checks in cash run

XIV. Procedure for accepting a deposit with "less cash" (Assignment Sheet #4)

A. Look for "less cash" either stamped or written on deposit slip

B. Examine checks for negotiability

INFORMATION SHEET

C. Enter amount of deposit on keyboard

(NOTE: Validate deposit for amount of deposit only. Do not include amount of cash out. Deposits containing cash should not be considered for cash-out handling. If the customer wishes a "less cash," he/she should retain any cash already in their possession.)

D. Place receipt in front of deposit slip and drop both in validation chute

E. Depress #1 key or deposit validation

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

F. Remove receipt and hand to customer

G. Depress #2 key or deposit validation

(NOTE: The key that is depressed depends on whether the teller machine is a Burroughs or an NCR.)

H. Remove deposit slip and place on counter

I. Place cash-out ticket in validation chute

(NOTE: It would not be a bad idea to place the customer's name on the ticket to show who received the money.)

J. Enter on keyboard amount of cash deducted from deposit

K. Depress CASH OUT

L. Remove cash-out ticket

M. Pay cash to customer

N. Stamp front of deposit slip and cash ticket with teller stamp

O. Separate original cash-out ticket from duplicate

P. Assemble checks, original cash-out ticket, and deposit slip

(NOTE: Assemble the above items in the order in which they are listed.)

Q. Place transaction in work for proof

R. Place duplicate cash-out ticket in cash run

(NOTE: Duplicate cash-out tickets are like cashed checks. They show the teller how much has been paid out of the cash drawer.)

INFORMATION SHEET

XV. Procedure to sell money to the vault (Assignment Sheet #5)

(NOTE: When the amount of money in a teller's window exceeds the needs or the maximum amount designated for the window, sufficient packages of currency and/or coin should be prepared to sell to the vault. This procedure will vary from bank to bank.)

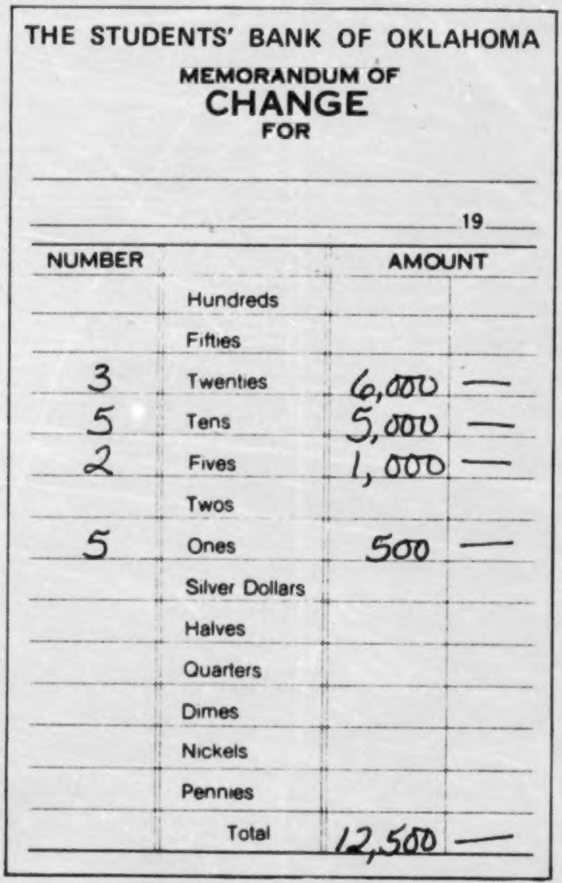
A. Determine amount of excess money in cash drawer

(NOTE: Most currency sold to the vault is strapped in packages of 100 bills, for example, \$1's = \$100, \$2's = \$200, \$5's = \$500, \$10's = \$1,000, \$20's = \$2,000. However, 50's and 100's are strapped with 20 bills and 10 bills respectively, for example, \$50's = \$1,000 and \$100's = \$1,000. Wrapped coin would be sold in the same manner, for example, pennies = \$.50, nickels = \$2, dimes = \$5, quarters = \$10, halves = \$10, and dollars = \$20.)

B. Make out Memorandum of Change in duplicate for amount being sold to the vault

(NOTE: Some banks also use teller transfers and/or cash-out tickets.)

Example:



THE STUDENTS' BANK OF OKLAHOMA

MEMORANDUM OF
CHANGE
FOR

____

________________________ 19____

NUMBER		AMOUNT	
	Hundreds		
	Fifties		
3	Twenties	6,000	—
5	Tens	5,000	—
2	Fives	1,000	—
	Twos		
5	Ones	500	—
	Silver Dollars		
	Halves		
	Quarters		
	Dimes		
	Nickels		
	Pennies		
	Total	12,500	—

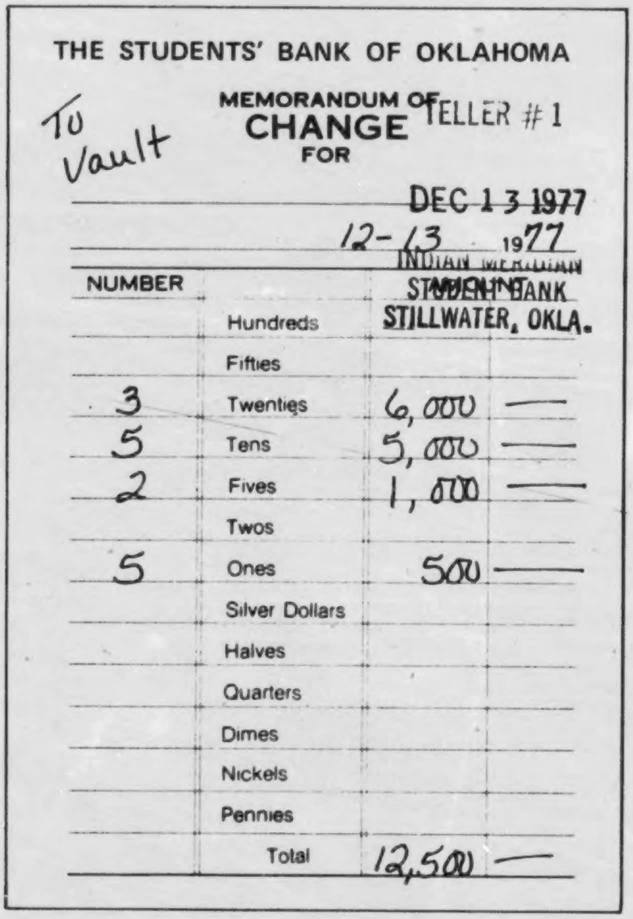
INFORMATION SHEET

C. Enter date of transaction

D. Place the words *To Vault* at top of form

E. Stamp top right portion of form with teller stamp

Example:



THE STUDENTS' BANK OF OKLAHOMA

To Vault

MEMORANDUM OF CHANGE FOR

TELLER # 1

DEC 1 3 1977

12-13 1977

INDIAN MERIDIAN
STUDENT BANK
STILLWATER, OKLA.

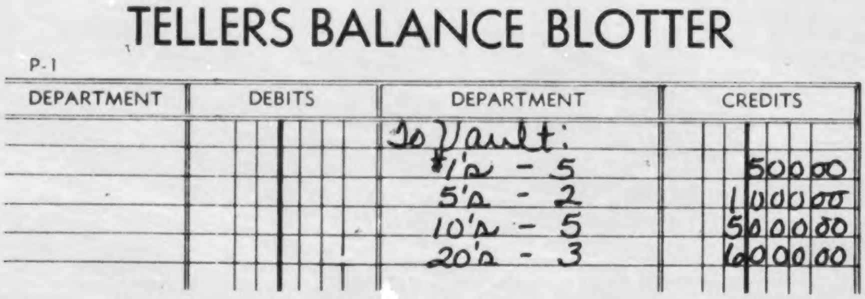
NUMBER		AMOUNT	
	Hundreds		
	Fifties		
3	Twenties	6,000	—
5	Tens	5,000	—
2	Fives	1,000	—
	Twos		
5	Ones	500	—
	Silver Dollars		
	Halves		
	Quarters		
	Dimes		
	Nickels		
	Pennies		
	Total	12,500	—

F. Give original copy of memorandum together with money to supervisor

INFORMATION SHEET

G. Enter amount sold to vault as a credit on teller's blotter

Example:



TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
		To Vault:	
		$1's - 5	500 00
		5's - 2	1000 00
		10's - 5	5000 00
		20's - 3	6000 00

XVI. Procedure to buy money from the vault (Assignment Sheet #6)

(NOTE: Only when tellers need to add certain denominations of currency and/or coin to the cash drawer should they purchase money from the vault. This procedure will also vary from bank to bank.)

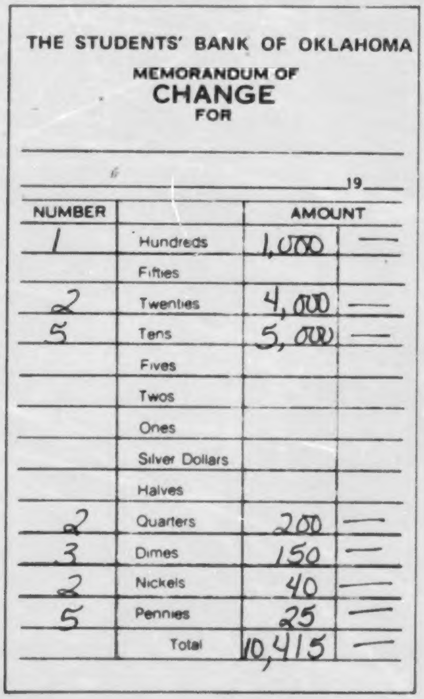
A. Determine amount of currency and/or coin needed

(NOTE: Coin is bought by trays.)

Example: Pennies = \$5, nickels = \$20, dimes = \$50, quarters = \$100, and halves = \$100

B. Make out Memorandum of Change in duplicate for amount being bought from the vault

Example:



THE STUDENTS' BANK OF OKLAHOMA

MEMORANDUM OF

CHANGE

FOR

____

______________________ 19____

NUMBER		AMOUNT	
1	Hundreds	1,000	—
	Fifties		
2	Twenties	4,000	—
5	Tens	5,000	—
	Fives		
	Twos		
	Ones		
	Silver Dollars		
	Halves		
2	Quarters	200	—
3	Dimes	150	—
2	Nickels	40	—
5	Pennies	25	—
	Total	10,415	—

590-B

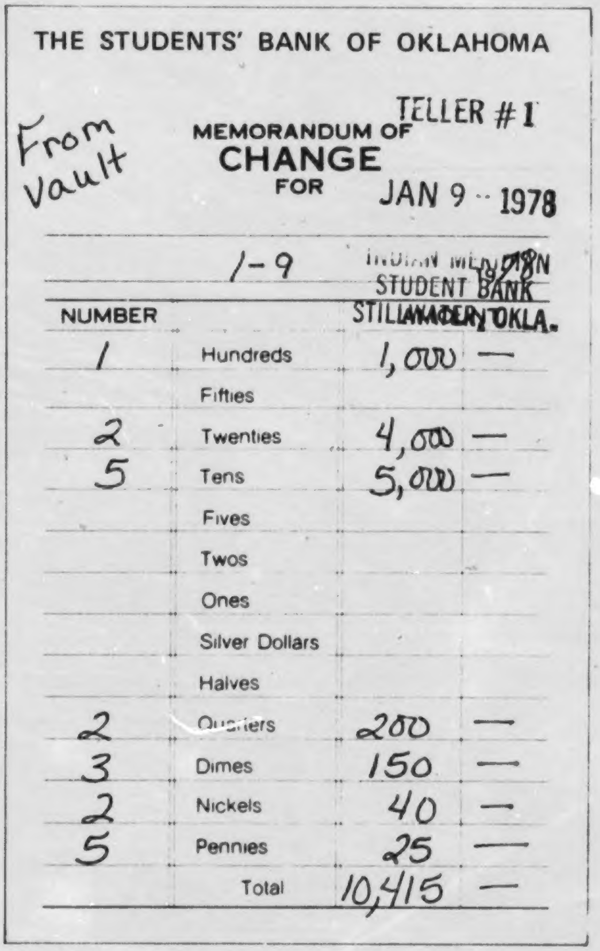
INFORMATION SHEET

C. Enter date of transaction

D. Place the words *From Vault* at top of form

E. Stamp top right portion of form with teller stamp

Example:



THE STUDENTS' BANK OF OKLAHOMA

From vault

TELLER #1

MEMORANDUM OF
CHANGE
FOR

JAN 9 1978

1-9

INDIAN MERIDIAN
STUDENT BANK
STILLWATER, OKLA.

NUMBER			
1	Hundreds	1,000	—
	Fifties		
2	Twenties	4,000	—
5	Tens	5,000	—
	Fives		
	Twos		
	Ones		
	Silver Dollars		
	Halves		
2	Quarters	200	—
3	Dimes	150	—
2	Nickels	40	—
5	Pennies	25	—
	Total	10,415	—

F. Give original copy of memorandum to supervisor

G. Verify amounts of money by counting it when received

INFORMATION SHEET

H. Enter amount bought from vault as a debit on teller's blotter

Example:

TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
From Vault			
$100's - 1	1000 —		
20's - 2	4000 —		
10's - 5	5000 —		
25¢ - 2	200 —		
10¢ - 3	150 —		
5¢ - 2	40 —		
1¢ - 5	25 —		

XVII. Procedure to balance teller window (Assignment Sheet #7)

(NOTE: Although the procedure at closing time is referred to as *balancing*, it is merely a summation of the day's work.)

A. Count coin

(NOTE: Start with smallest coin first [pennies] and then work up. List amount of loose and rolled coin on adding machine. By establishing a procedure to count and list coin in the same order every day, a teller can tell by looking at the machine tape which figure belongs to what denomination.)

B. Count currency

(NOTE: When counting currency, start with the lowest denomination [one dollar bills] and then work up. List amount of loose and strapped currency on adding machine. A teller should always establish a procedure for counting money so that by looking at the machine tape the teller can tell which figure belongs to what denomination.)

C. Total coin and currency to find total cash on hand

D. Write total cash on hand figure as cash credit on teller's blotter

E. Place cash-out ticket in validation chute

F. Total CASH OUT

(NOTE: The "cash out" total equals all checks cashed out during the day.)

INFORMATION SHEET

G. Turn cash-out ticket over where back of duplicate faces you and "teller's cash paid out slip" is at bottom

H. Place in validation chute

I. Total CASH IN

J. Remove ticket from validation chute

K. Write "cash out" total on teller's blotter

L. Write "cash in" total on teller's blotter

M. Place original of cash-out ticket with cash run and send to proof

(NOTE: Because the original of a cash-out ticket is a credit, place it behind the duplicate cash-out tickets and cashed checks.)

N. Add debit side of blotter and total

(NOTE: Debit totals include money bought from vault, "cash in" total, and total cash from previous day.)

O. Add credit side of blotter and total

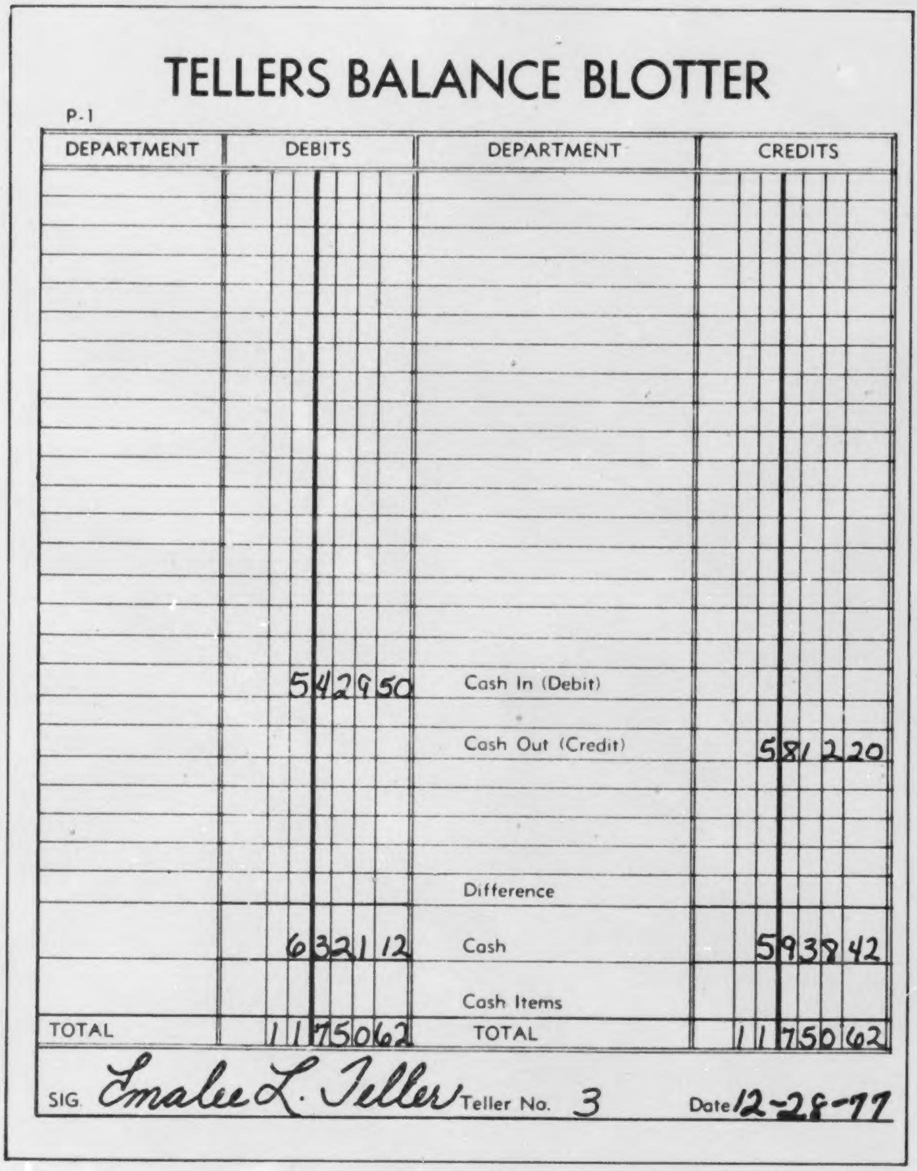
(NOTE: Credit totals include money sold to vault, "cash out" total, and total cash on hand.)

P. Check to see that debit and credit totals are equal

INFORMATION SHEET

Q. Complete bottom portion of teller's blotter with signature, teller number, and date

Example:



TELLERS BALANCE BLOTTER

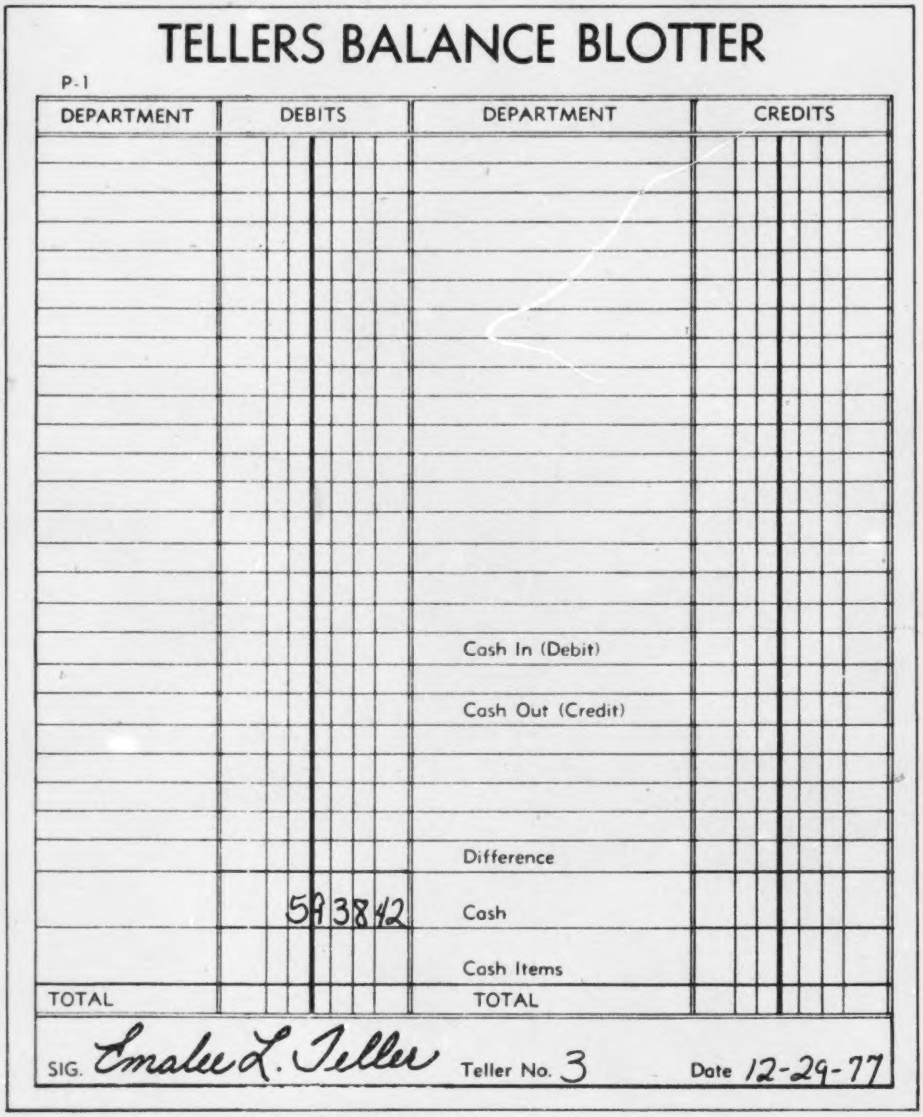
P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
	5429 50	Cash In (Debit)	
		Cash Out (Credit)	5812 20
		Difference	
	6321 12	Cash	5938 42
		Cash Items	
TOTAL	11750 62	TOTAL	11750 62

SIG. Emalee L. Teller Teller No. 3 Date 12-28-77

INFORMATION SHEET

R. Place total of "cash on hand" on new teller's blotter as a debit to "cash"



TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
		Cash In (Debit)	
		Cash Out (Credit)	
		Difference	
	5938 42	Cash	
		Cash Items	
TOTAL		TOTAL	

SIG. Emalee L. Teller Teller No. 3 Date 12-29-77

XVIII. Steps to take when closing teller window

A. Change date on machine to next business day

B. Change date on teller stamps and lock in drawer

C. Lock and cover machine

(NOTE: After locking machine, the keys should be removed and locked in drawer.)

INFORMATION SHEET

D. Examine all areas of cage to be sure no money, checks, or deposits remain

E. Place coin tray in coin vault and lock

F. Carry all monies in currency tray to vault and lock tray in currency bus

G. Clock out in vault area

XIX. Procedure to report cash long or short

(NOTE: Any cash differences which occur must be recorded. Under no circumstances should you add to or remove from your cash in order to balance.)

A. Cash long

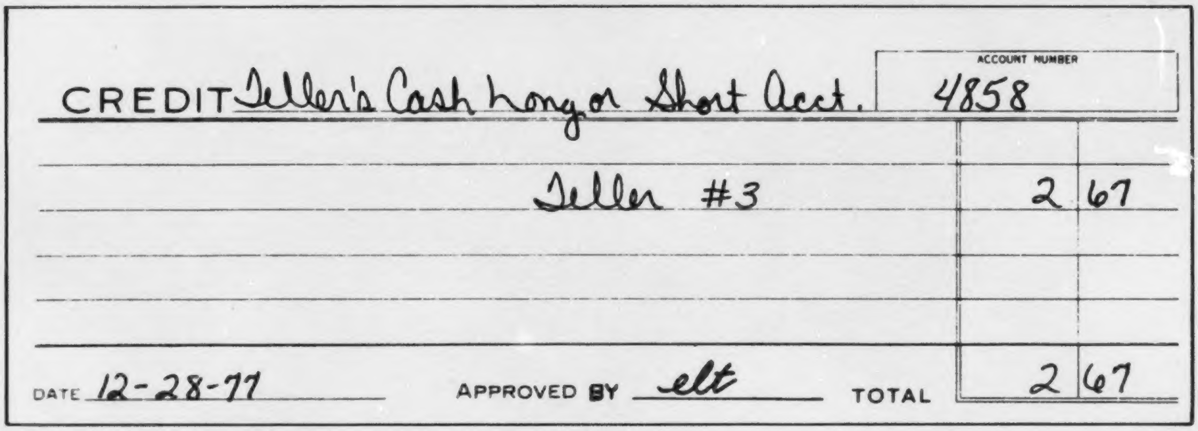
(NOTE: If a teller is long, there is a possibility that he/she failed to prepare a cash-in ticket. In which case, proof will not balance when proving the deposit involved. After proof locates this error, they will notify the teller.)

1. Recount money

   (NOTE: Do not use cash listing from first run because it is very easy to read the first listings and repeat the same counting error. If still in error a second time, have head teller count money.)

2. Index "cash in" total on keyboard and depress IN
3. Place cash-in ticket in validation chute
4. Index amount of overage on keyboard and depress IN
5. Prepare credit ticket to *Teller's Cash Long or Short Account*

Example:



CREDIT Teller's Cash Long or Short Acct.

ACCOUNT NUMBER 4858

Teller #3	2	67

DATE 12-28-77 APPROVED BY elt TOTAL 2 67

INFORMATION SHEET

6. Place cash-in ticket on top of credit ticket and send to proof
7. Retotal "cash in"
8. Change "cash in" total on teller's blotter
9. Add debit side of blotter and total

   (NOTE: Teller's blotter should now balance.)

B. Cash short

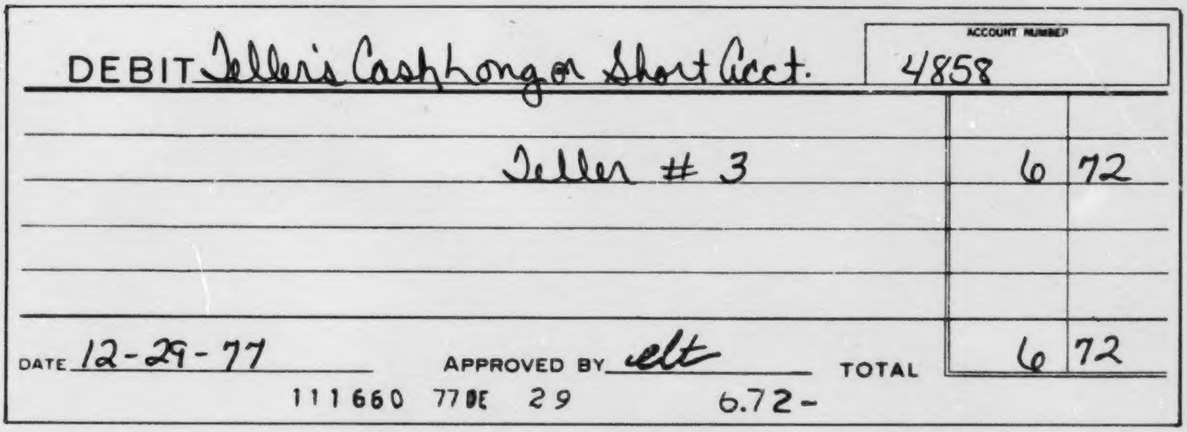
(NOTE: If a teller is short, she/he should search all areas of the cage to be certain that no money has been left out of the count.)

1. Recount money

   (NOTE: Do not use cash listing from first run because it is very easy to read the first listings and repeat the same counting error. If still in error a second time, have head teller count money.)

2. Index "cash out" total on keyboard and depress OUT
3. Prepare debit ticket to *Teller's Cash Long or Short Account*
4. Place debit ticket in validation chute
5. Index amount of shortage on keyboard and depress OUT

   Example:



DEBIT Teller's Cash Long or Short Acct.

ACCOUNT NUMBER 4858

Teller # 3	6	72

DATE 12-29-77 APPROVED BY elt TOTAL 6 72

111660 77DE 29 6.72-

6. Place debit ticket in cash run with duplicate cash-out tickets and cashed checks

INFORMATION SHEET

7. Retotal "cash out"

8. Change "cash out" total on teller's blotter

9. Add credit side of blotter and total

   (NOTE: Teller's blotter should now balance.)

XX. Procedure to nine out

(NOTE: The procedure to correct an amount that has been recorded incorrectly as an "in" or an "out" is referred to as *nineing out*.)

A. Index the figure 1,000,000.00 on an adding machine

B. Subtract incorrect figure from 1,000,000.00

C. Enter total from tape on teller's machine as either an "in" or an "out" depending on how it was first recorded

D. Index correct amount and continue work

TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #1--ACCEPT DEPOSIT WITHOUT CASH

The following items are essential parts of a deposit slip:

Name of depositor
Account number
Date of deposit
Items listed and totaled

Using the above information, examine each of the following deposits and tell whether it is acceptable. If it is not, indicate why and the possible solution to correct it.

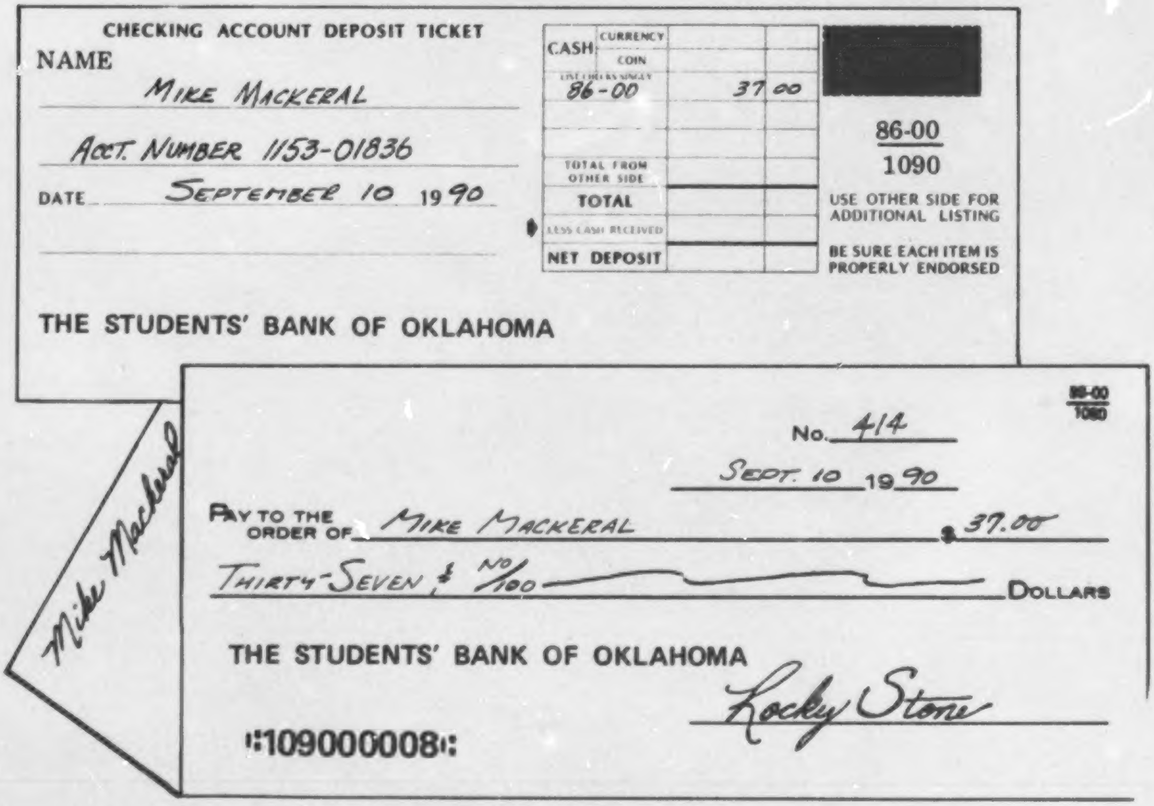
1. Today's date is September 10, 1990. Is this deposit acceptable? ____________

   If not, why? ____

   ____

   Solution: ____

   ____



CHECKING ACCOUNT DEPOSIT TICKET

NAME Mike Mackeral

Acct. Number 1153-01836

DATE September 10 1990

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY	86-00	37	00
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

Mike Mackeral

86-00
1090

No. 414

Sept. 10 1990

PAY TO THE ORDER OF Mike Mackeral $ 37.00

Thirty-Seven & No/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Locky Stone

⑆109000008⑆

ASSIGNMENT SHEET #1

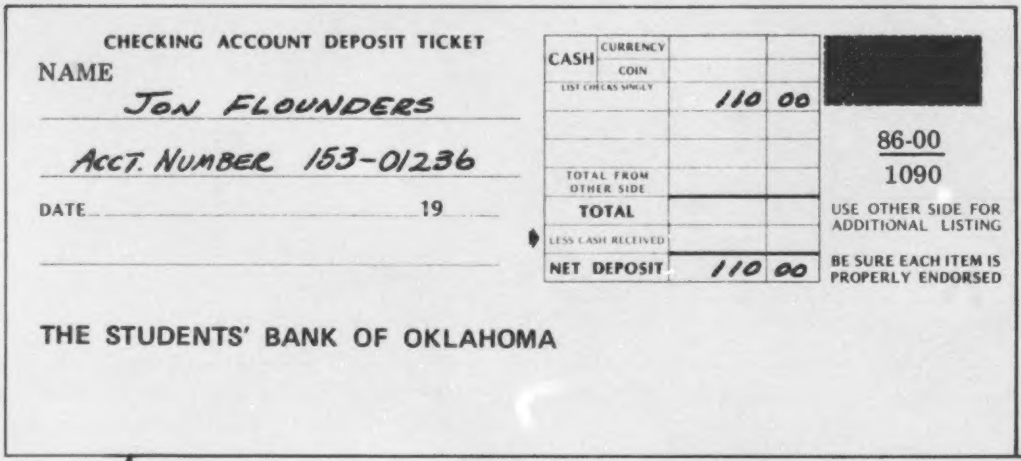
2. Today's date in September 10, 1990. Is this deposit acceptable? ___________

If not, why? ____

____

Solution: ____

____



CHECKING ACCOUNT DEPOSIT TICKET

NAME
JON FLOUNDERS

ACCT. NUMBER 153-01236

DATE ______________ 19 ____

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY		110	00
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		110	00

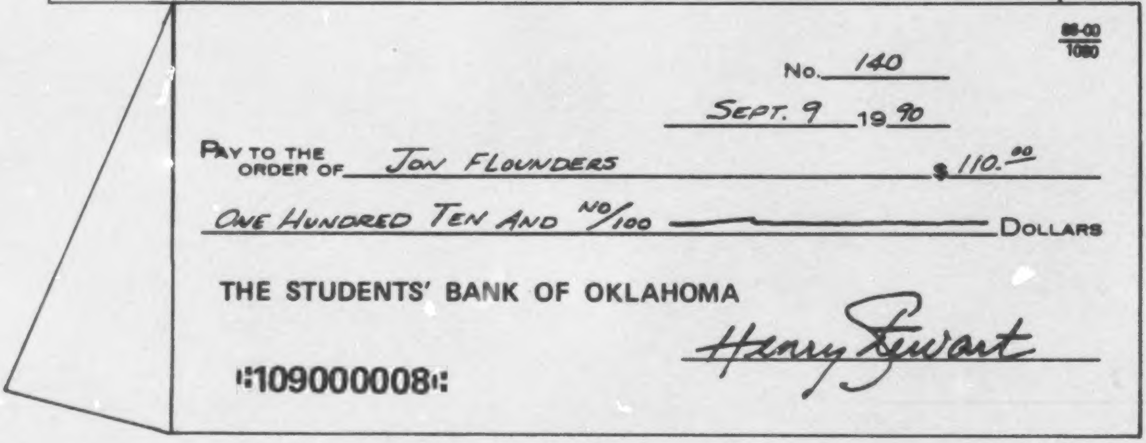
[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA



86-00
1090

No. 140

SEPT. 9 1990

PAY TO THE ORDER OF JON FLOUNDERS $ 110.00

ONE HUNDRED TEN AND NO/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Henry Stewart

⑆109000008⑆

ASSIGNMENT SHEET #1

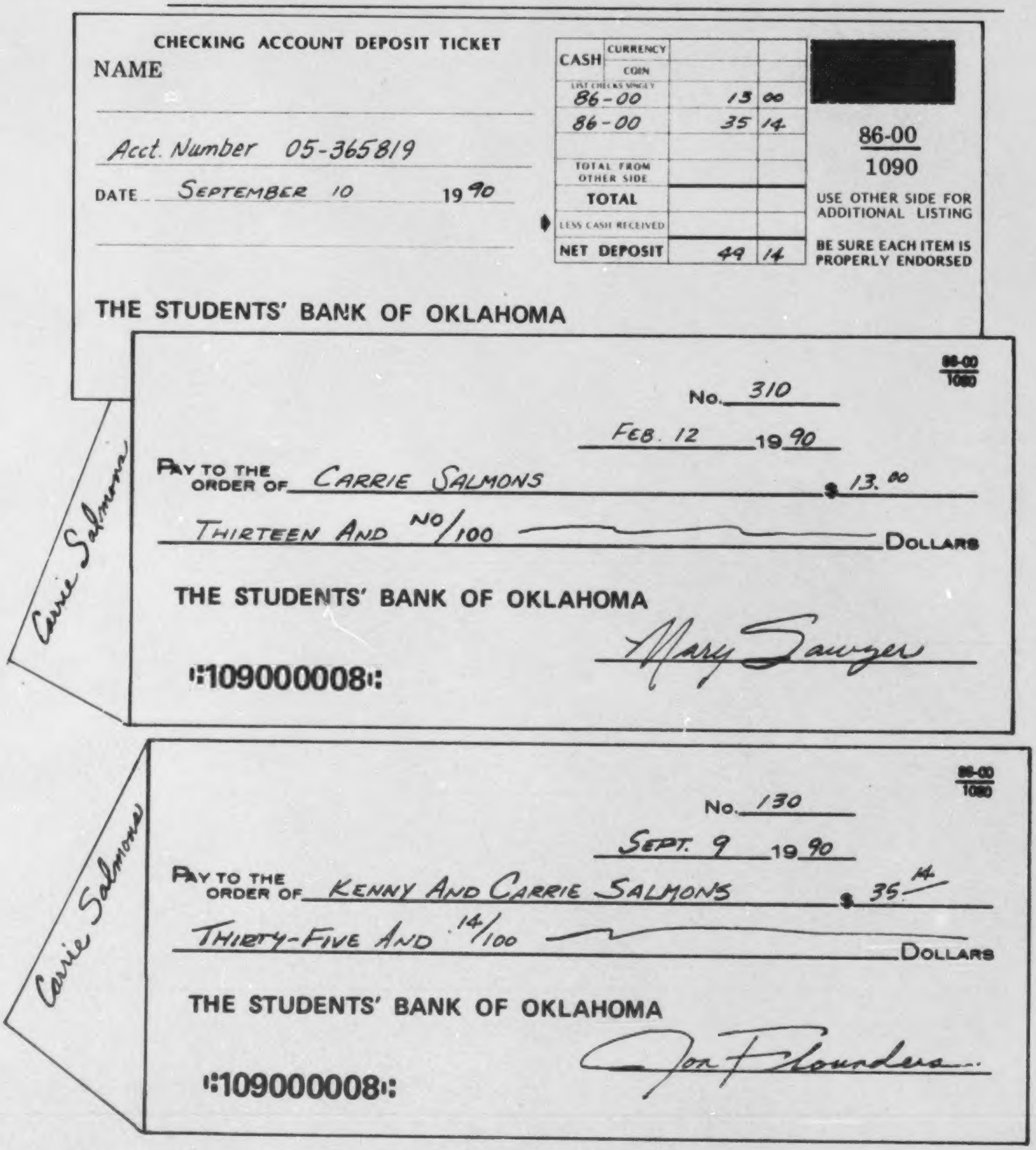
3. Today's date is September 10, 1990. Is this deposit acceptable? ____________

If not, why? ____

____

Solution: ____

____



CHECKING ACCOUNT DEPOSIT TICKET

NAME ____________

Acct. Number 05-365819

DATE September 10 1990

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY 86-00		13	00
86-00		35	14
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		49	14

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

86-00
1090

No. 310

Feb. 12 1990

PAY TO THE ORDER OF Carrie Salmons $ 13.00

Thirteen and no/100 —— DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Mary Sawyer

⑆109000008⑆

Carrie Salmons

86-00
1090

No. 130

Sept. 9 1990

PAY TO THE ORDER OF Kenny and Carrie Salmons $ 35.14

Thirty-Five and 14/100 —— DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Jon Flounders

⑆109000008⑆

Carrie Salmons

ASSIGNMENT SHEET #1

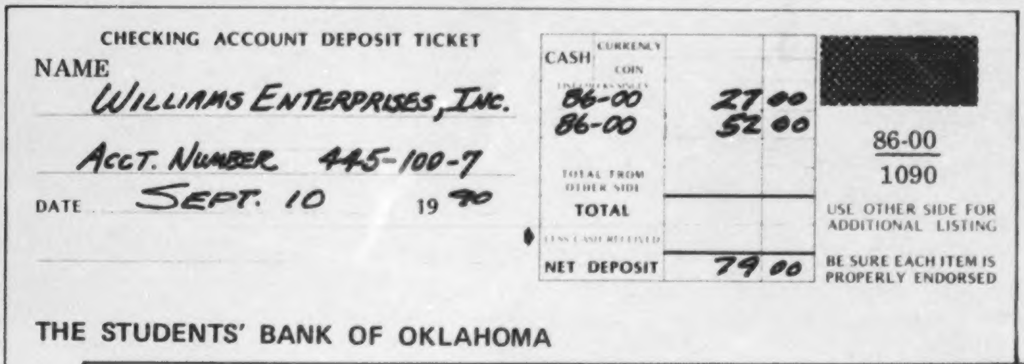
4. Today's date is September 10, 1990. Is this deposit acceptable? ______

If not why? ______

______

Solution: ______

______



CHECKING ACCOUNT DEPOSIT TICKET

NAME *Williams Enterprises, Inc.*

Acct. Number 445-100-7

DATE *Sept. 10* 19*90*

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY	*86-00*	*27*	*00*
	86-00	*52*	*00*
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		*79*	*00*

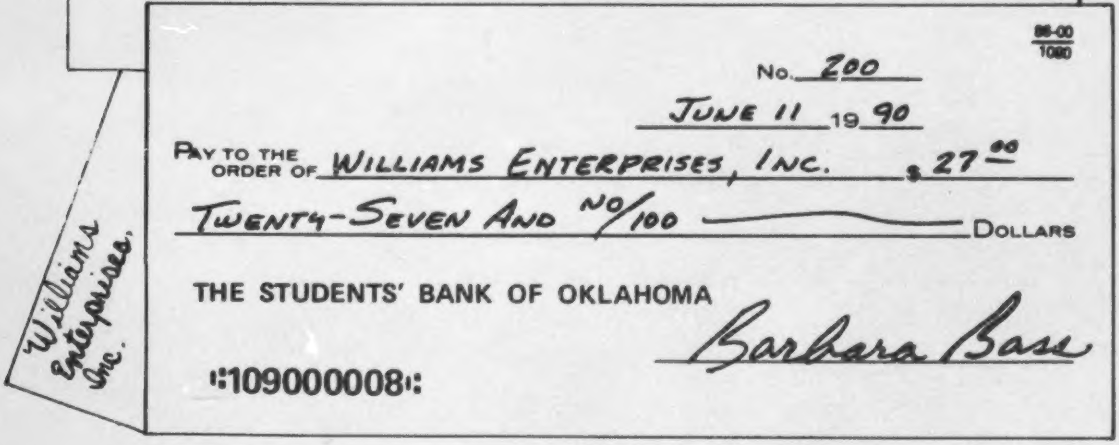
[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA



86-00
1090

No. *200*

June 11 19*90*

PAY TO THE ORDER OF *Williams Enterprises, Inc.* $ *27.00*

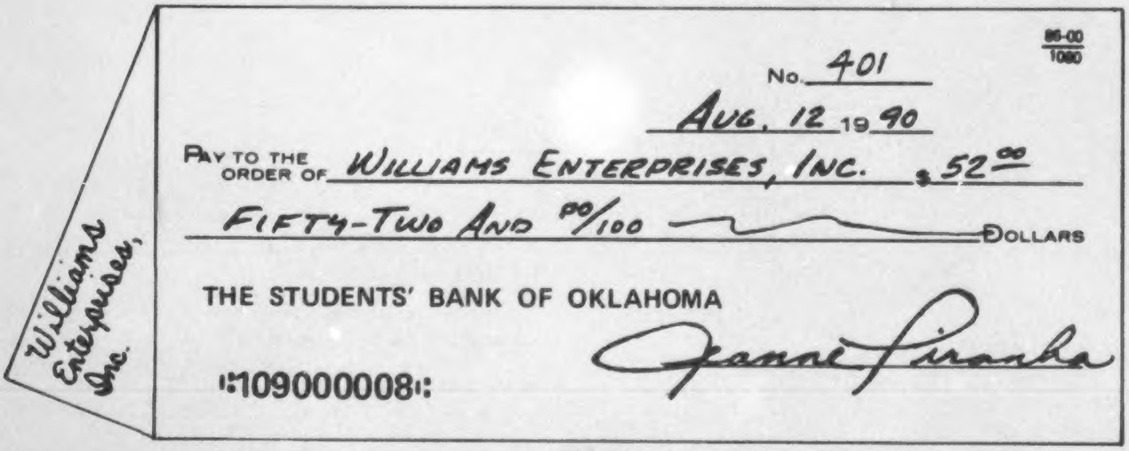
Twenty-Seven and no/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Barbara Bass

⑆109000008⑆

Williams Enterprises, Inc.



86-00
1090

No. *401*

Aug. 12 19*90*

PAY TO THE ORDER OF *Williams Enterprises, Inc.* $ *52.00*

Fifty-Two and 00/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Jeanne Piranha

⑆109000008⑆

Williams Enterprises, Inc.

ASSIGNMENT SHEET #1

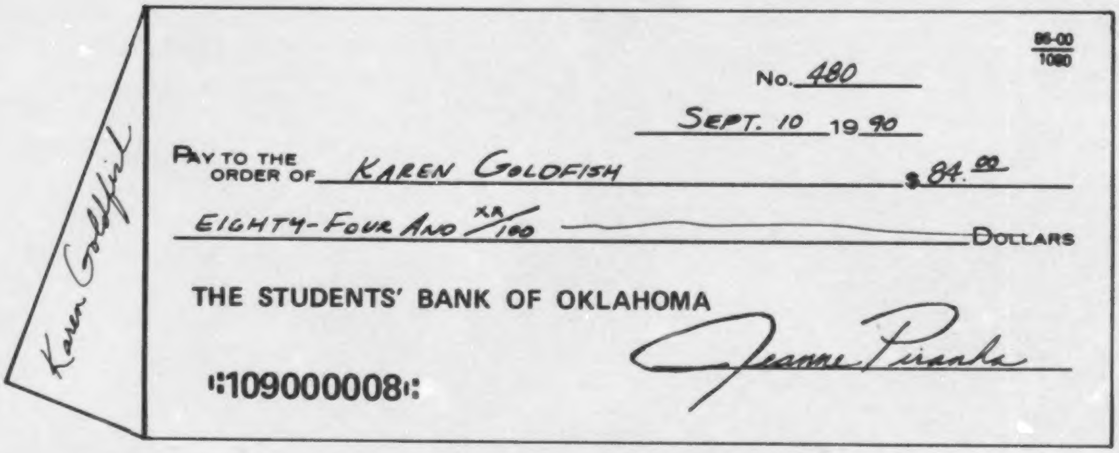
5. Today's date is September 10, 1990. Is this deposit acceptable? ________

If not, why? ________________________________

____

Solution: ________________________________

____



Karen Goldfish

86-00
1090

No. 480

SEPT. 10 19 90

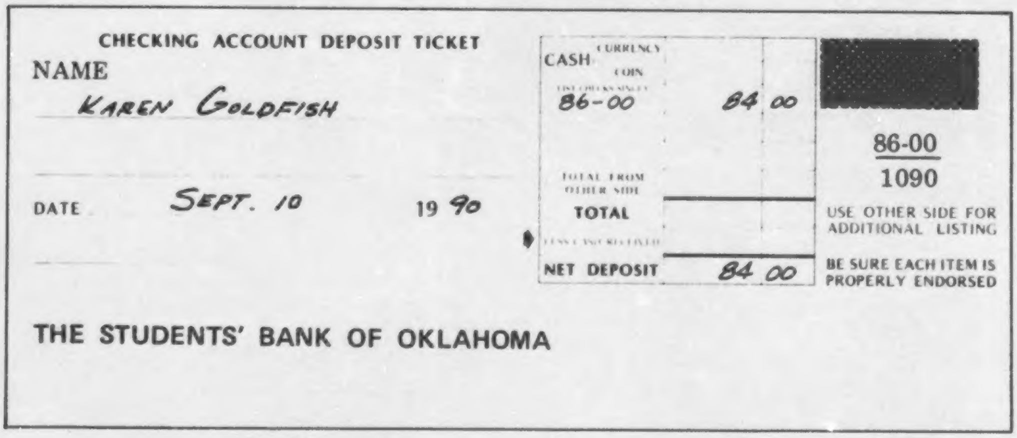
PAY TO THE ORDER OF KAREN GOLDFISH $ 84.00

EIGHTY-FOUR AND XX/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Jeanne Piranha

⑆109000008⑆



CHECKING ACCOUNT DEPOSIT TICKET

NAME KAREN GOLDFISH

DATE SEPT. 10 19 90

CASH CURRENCY		
COIN		
LIST CHECKS SINGLY 86-00	84	00
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT	84	00

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #2--ACCEPT DEPOSIT WITH CASH

Examine the following deposits and tell whether they are acceptable. If they are not, indicate why and possible solutions to correct them. For example, if you would ask the customer to endorse the check or correct the deposit slip, write that. If the customer needs to be referred to the supervisor, write that. For mixed deposits, remember to write out the bank number and amount of check, and do the subtraction if "less cash" is indicated. For a cash deposit, write the number and denominations of the bills.

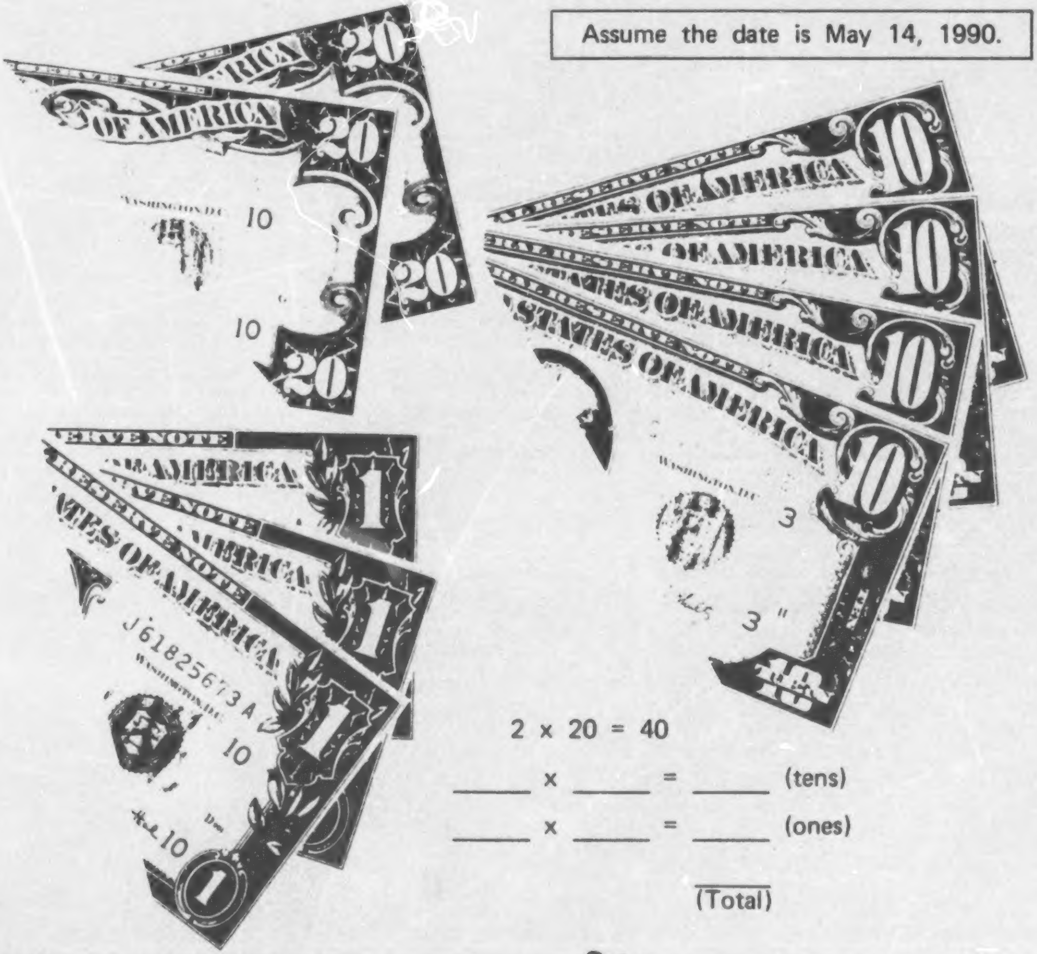
1. Is this deposit acceptable? __________ If not, why? ________________

____

Solution: ____

____

Assume the date is May 14, 1990.



2 x 20 = 40

_____ x _____ = _____ (tens)

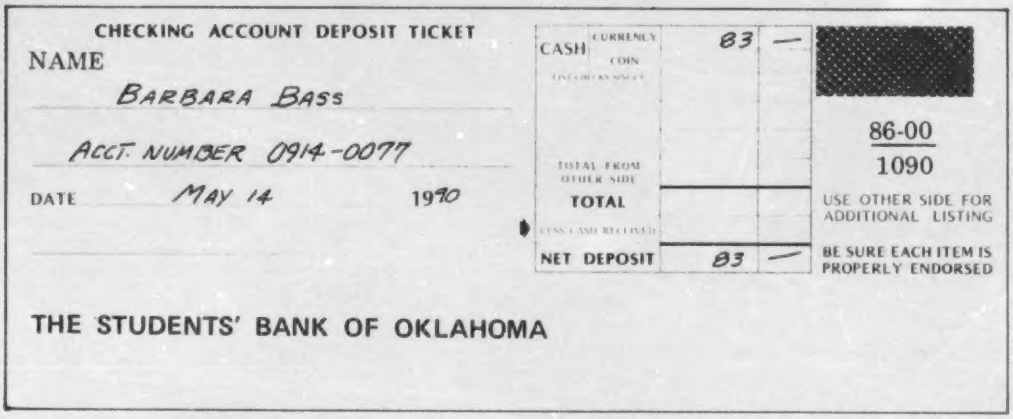
_____ x _____ = _____ (ones)

_____ (Total)

(NOTE: See deposit slip on next page.)

606-B

ASSIGNMENT SHEET #2



CHECKING ACCOUNT DEPOSIT TICKET

NAME *Barbara Bass*

Acct. Number 0914-0077

DATE *May 14* 19*90*

CASH	CURRENCY	83	—
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		83	—

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

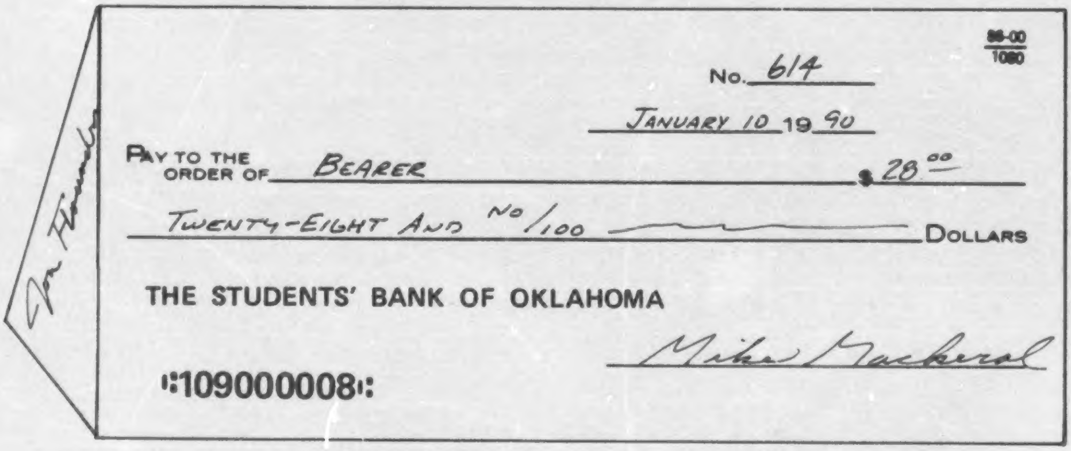
2. Is this deposit acceptable? __________ If not, why? ____________________

____

Solution: ____

____

Assume the date is May 14, 1990.



Jon Flounder

86-00
1090

No. *614*

January 10 19*90*

PAY TO THE ORDER OF *Bearer* $ *28.00*

Twenty-Eight and No/100 DOLLARS

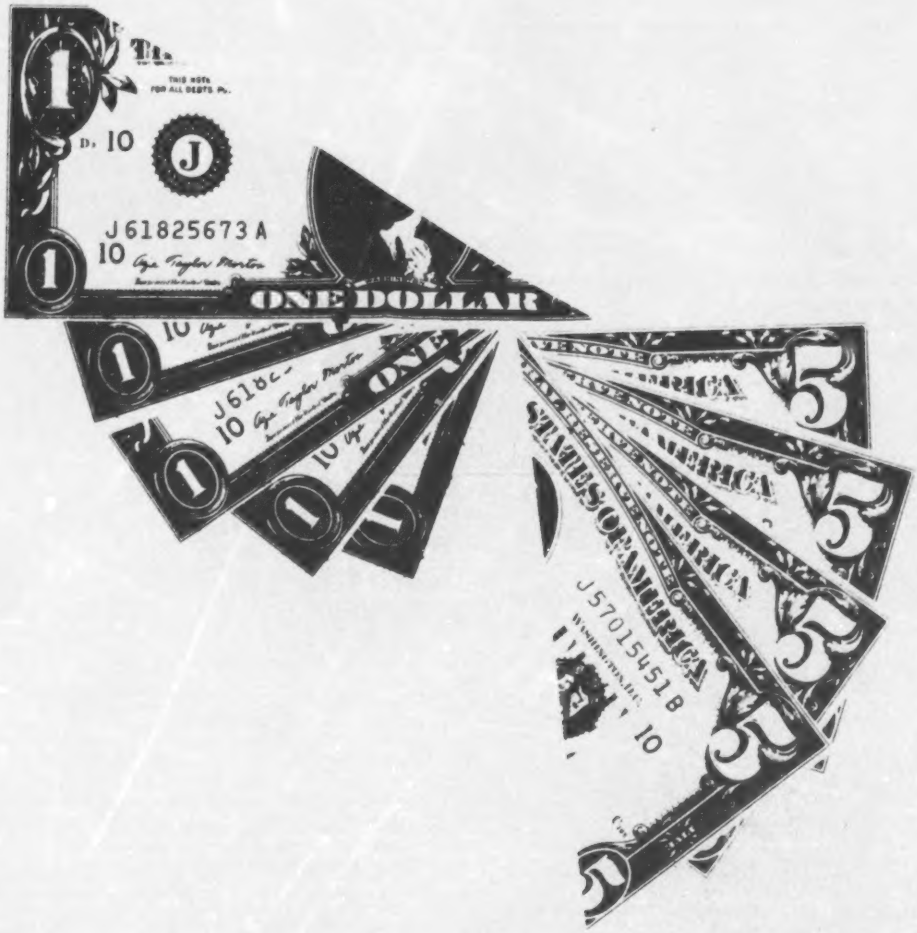
THE STUDENTS' BANK OF OKLAHOMA

Mike Mackerel

⑆109000008⑆

BSL - 607-B

ASSIGNMENT SHEET #2


ONE DOLLAR
J 61825673 A
10
J
1
J 57015451 B
STATES OF AMERICA
FIVE
5

CHECKING ACCOUNT DEPOSIT TICKET

NAME

ACCT. NUMBER 153-01236

DATE *MAY 14* 19*90*

CASH	CURRENCY	*25.00*
	COIN	
LIST CHECKS SINGLY	*86-00*	*28.00*
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT		*53.00*

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

ASSIGNMENT SHEET #2

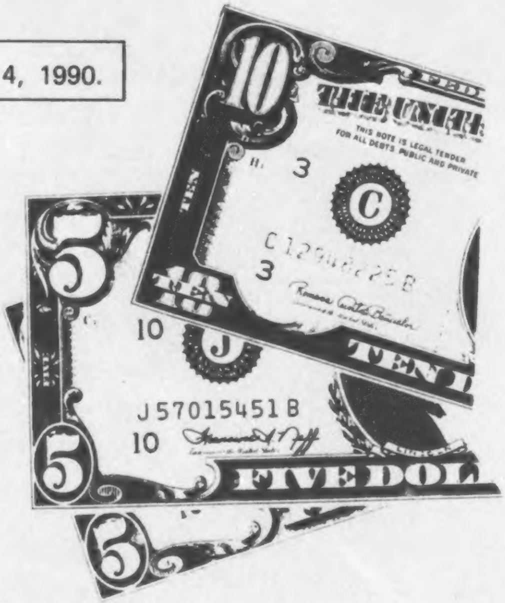
3. Is this deposit acceptable? ____________ If not, why? ____________________

____

Solution: ____

____

Assume today's date is May 14, 1990.


10
THE UNITED
THIS NOTE IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE
TEN
3
C
3
TEN
5
10
J
J57015451B
10
5
FIVE DOL
5

CHECKING ACCOUNT DEPOSIT TICKET

NAME
JEANNE PIRANHA

ACCT. NUMBER 5-40673

DATE MAY 14 1990

CASH	CURRENCY	30	00
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		30	00

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

ASSIGNMENT SHEET #2

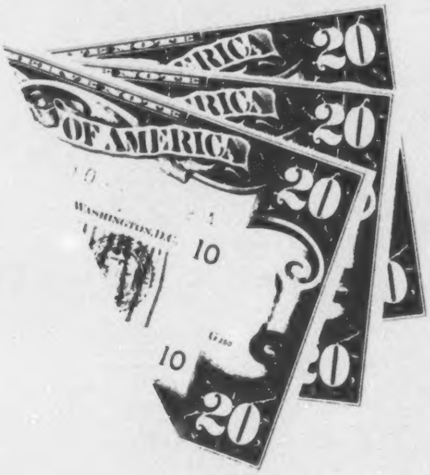
4. Is this deposit acceptable? __________ If not, why? ________________

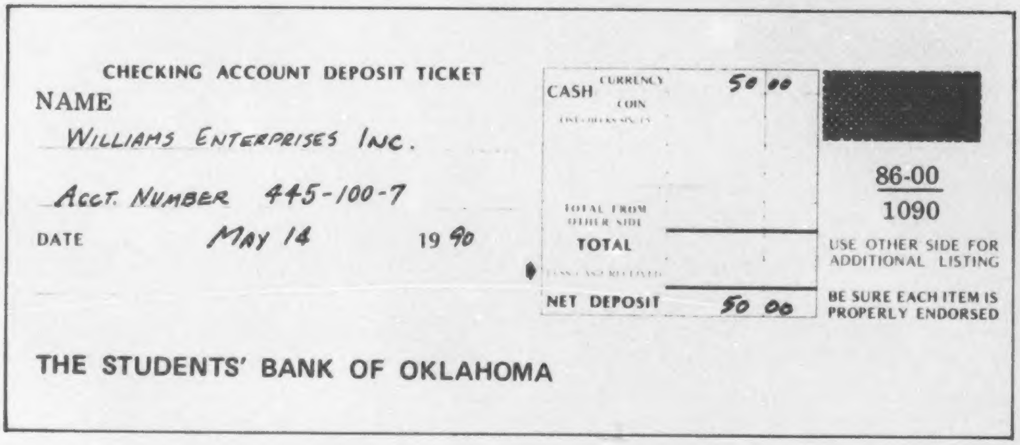
____

Solution: ____

____

Assume today's date is May 14, 1990.





CHECKING ACCOUNT DEPOSIT TICKET

NAME Williams Enterprises Inc.

Acct. Number 445-100-7

DATE May 14 19 90

CASH CURRENCY	50	00
COIN		
LIST CHECKS SINGLY		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT	50	00

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

ASSIGNMENT SHEET #2

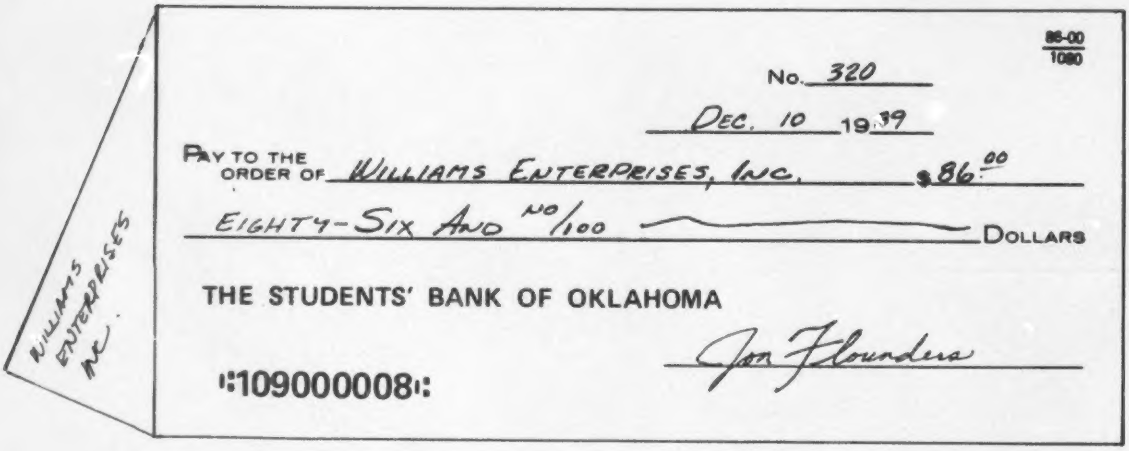
5. Is this deposit acceptable? __________ If not, why? ________________

____

Solution: ______________________________________

____

Assume today's date is May 14, 1990.



$\frac{86\text{-}00}{1090}$

No. 320

DEC. 10 19 89

PAY TO THE ORDER OF WILLIAMS ENTERPRISES, INC. $86.00

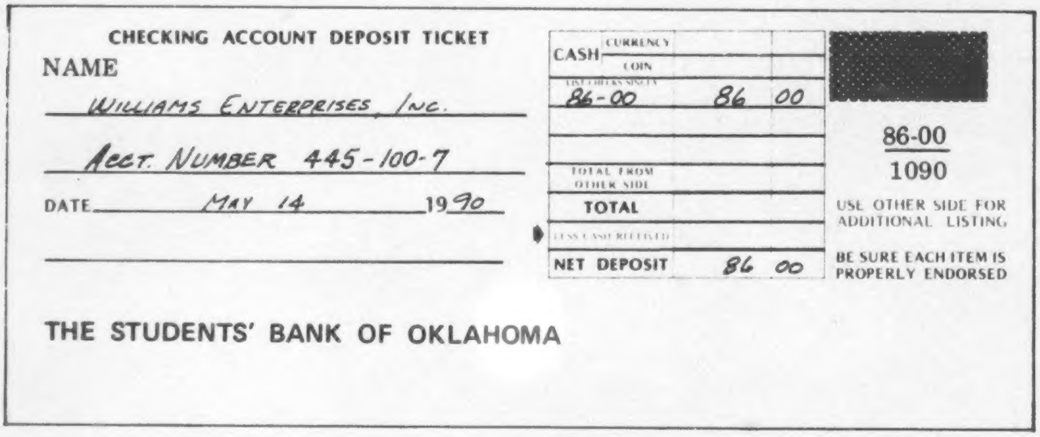
EIGHTY-SIX AND NO/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Jon Flounders

⑆109000008⑆

WILLIAMS ENTERPRISES INC.



CHECKING ACCOUNT DEPOSIT TICKET

NAME

WILLIAMS ENTERPRISES, INC.

ACCT. NUMBER 445-100-7

DATE MAY 14 19 90

CASH	CURRENCY		
	COIN		
LIST CHECKS SINGLY 86-00		86	00
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		86	00

$\frac{86\text{-}00}{1090}$

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

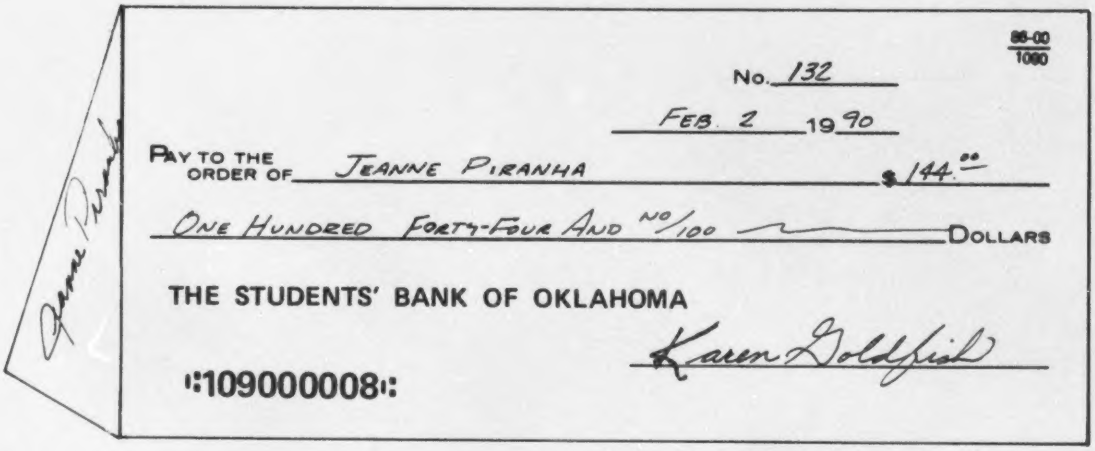
ASSIGNMENT SHEET #2

6. Is this deposit acceptable? __________ If not, why? ______________

____

Solution: ______________________________________

____



Jeanne Piranha

No. 132

86-00
1090

FEB. 2 1990

PAY TO THE ORDER OF JEANNE PIRANHA $144.00

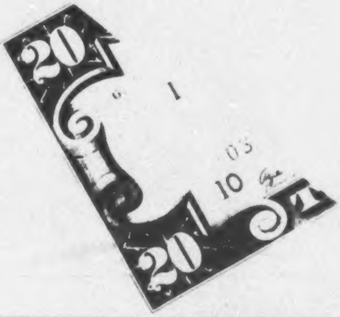
ONE HUNDRED FORTY-FOUR AND NO/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

Karen Goldfish

⑆109000008⑆

Assume today's date is May 14, 1990.



CHECKING ACCOUNT DEPOSIT TICKET

NAME JEANNE PIRANHA

ACCT. NUMBER 5-40673

DATE MAY 14 1990

CASH	CURRENCY	20	00
	COIN		
LIST CHECKS SINGLY	86-00	144	00
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

[redacted]

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

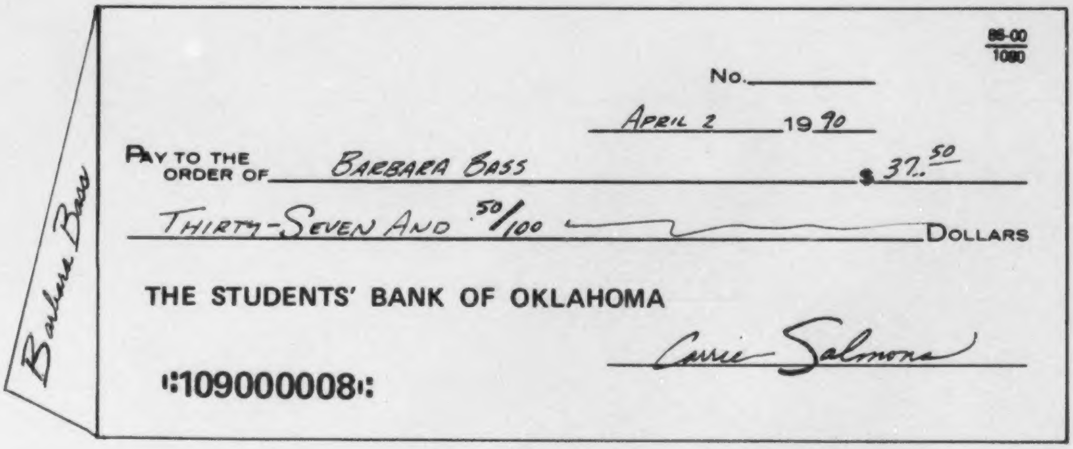
ASSIGNMENT SHEET #2

7. Is this deposit acceptable? __________ If not, why? ____________________

____

Solution: ______________________________________

____



86-00
1090

No.__________

April 2 19 90

Pay to the order of Barbara Bass $ 37.50

Thirty-Seven and 50/100 Dollars

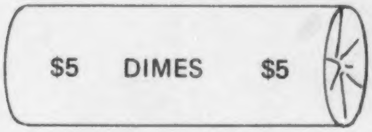
THE STUDENTS' BANK OF OKLAHOMA

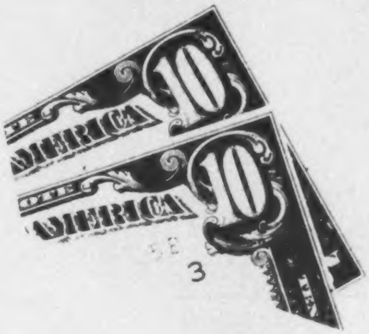
Carrie Salmona

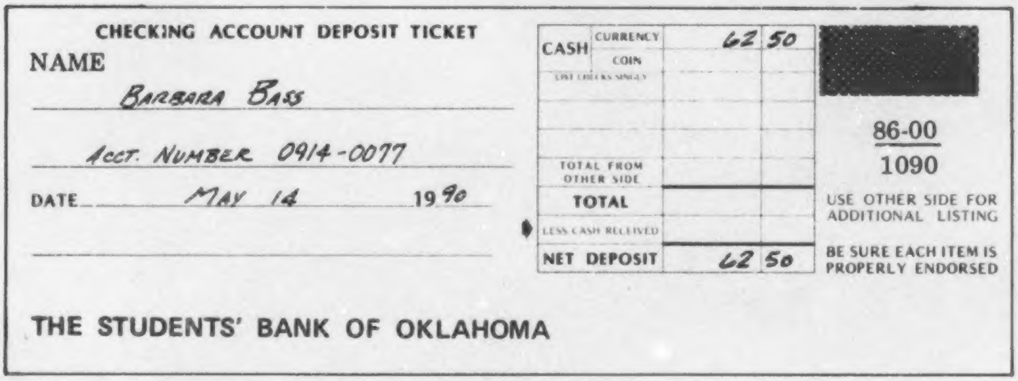
⑆109000008⑆

Barbara Bass

Assume today's date is May 14, 1990.







CHECKING ACCOUNT DEPOSIT TICKET

NAME Barbara Bass

Acct. Number 0914-0077

DATE May 14 1990

CASH	CURRENCY	62	50
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		62	50

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #3--CASH SINGLE CHECK

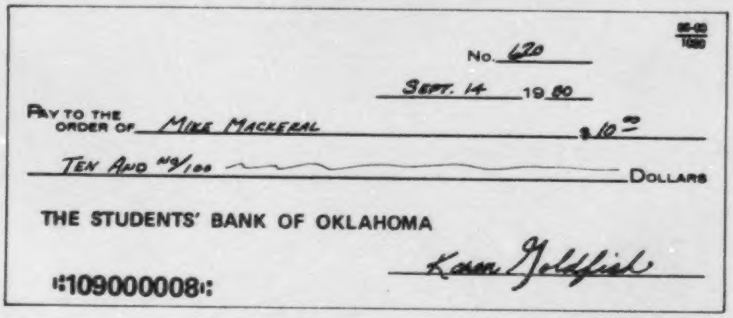
The following are requirements of negotiability:

Date
Payee's name
Written and figure amounts
Drawer's signature
Drawee's name

1. Using the above information, examine each of the following checks and tell whether it is cashable. If it is not, indicate why. Assume today's date is September 15, 1980 for each of the following checks.

   a. Is this check cashable? __________ If not, why? ______________

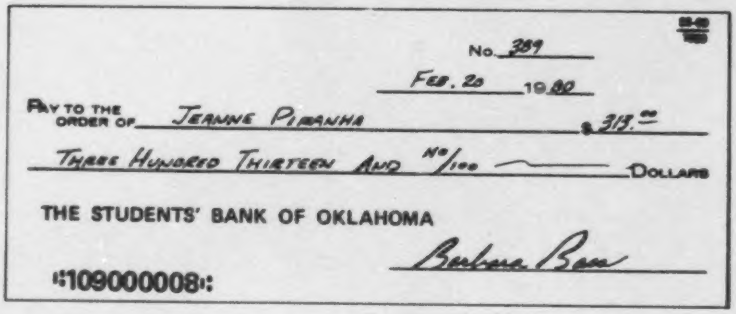
   ____



No. 620
Sept. 14 19 80
Pay to the order of Mike Mackeral $10.00
Ten And no/100 Dollars
THE STUDENTS' BANK OF OKLAHOMA
Karen Goldfish
⑆109000008⑆

   b. Is this check cashable? __________ If not, why? ______________

   ____

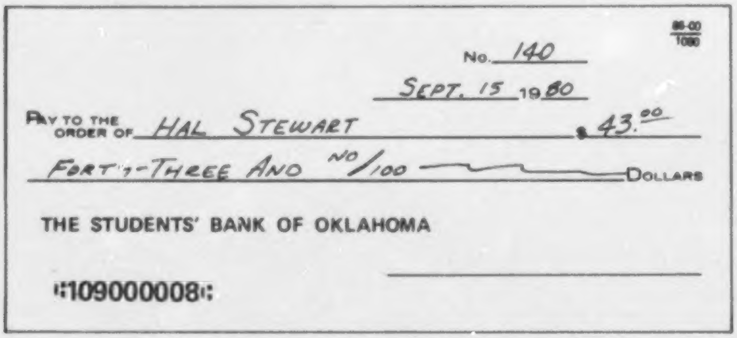


No. 389
Feb. 20 19 80
Pay to the order of Jeanne Piranha $313.00
Three Hundred Thirteen And no/100 Dollars
THE STUDENTS' BANK OF OKLAHOMA
Barbara Bass
⑆109000008⑆

ASSIGNMENT SHEET #3

c. Is this check cashable? __________ If not, why? ________________

____



86-00/1090

No. 140

SEPT. 15 19 80

PAY TO THE ORDER OF HAL STEWART $ 43.00

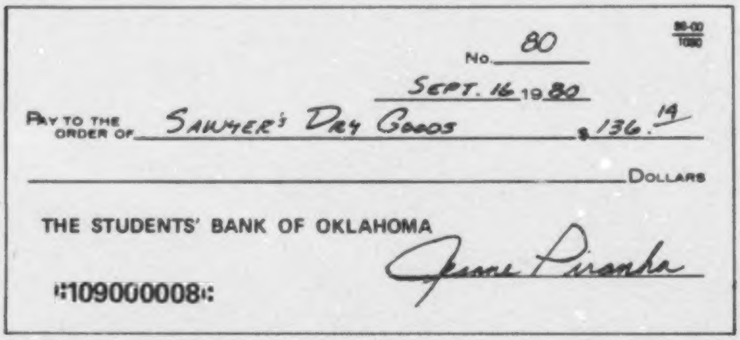
FORTY-THREE AND NO/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

:109000008:

d. Is this check cashable? __________ If not, why? ________________

____



86-00/1090

No. 80

SEPT. 16 19 80

PAY TO THE ORDER OF SAWYER'S DRY GOODS $ 136.14

DOLLARS

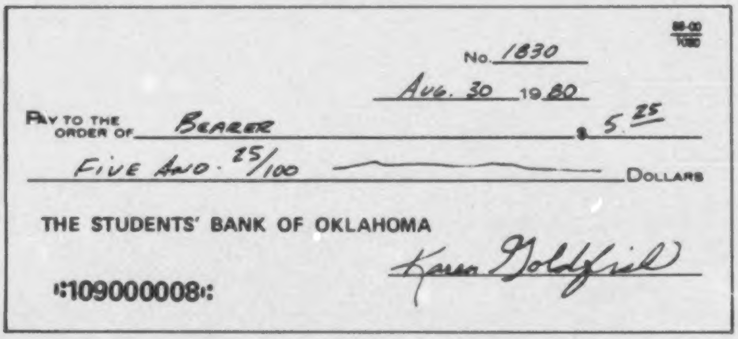
THE STUDENTS' BANK OF OKLAHOMA

Jenne Piranha

:109000008:

e. Is this check cashable? __________ If not, why? ________________

____



86-00/1090

No. 1830

AUG. 30 19 80

PAY TO THE ORDER OF BEARER $ 5.25

FIVE AND 25/100 DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

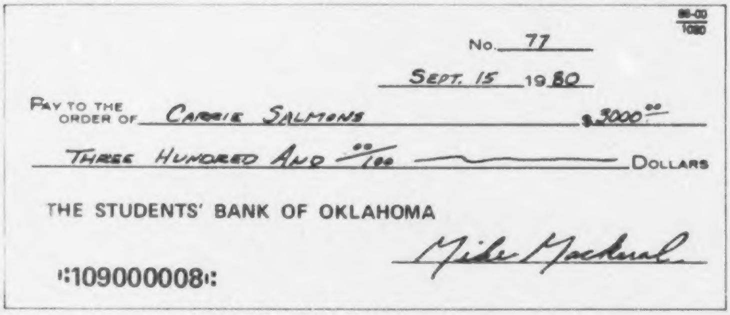
Karen Goldfield

:109000008:

ASSIGNMENT SHEET #3

f. Is this check cashable? __________ If not, why? ______________

____



86-00
1030

No. 77

Sept. 15 19 80

Pay to the order of Carrie Salmons $3000.00

Three Hundred And 00/100 Dollars

THE STUDENTS' BANK OF OKLAHOMA

⑆109000008⑆

2. There are two major reasons why you must positively IDENTIFY the endorser: 1) to be sure the money is being paid to the right person and 2) to protect your bank from loss.

When someone comes to your window with a check to be cashed, make the person PROVE his/her identity.

If you know the individual PERSONALLY or if someone else in the bank knows him/her personally, this is the BEST kind of proof.

A good teller should make it a point to REMEMBER a customer and be able to address her/him by name on all FUTURE visits to the bank. This is important for good CUSTOMER RELATIONS.

If you DON'T KNOW the person presenting the check, then find out if he/she has an ACCOUNT at your bank.

- If the person DOES, you'll have his/her signature on file and can compare the endorsement on the check with that signature.
- If the person DOESN'T, ask him/her to endorse the check IN YOUR PRESENCE and to show you some credentials which will identify him/her.

IMPORTANT: When a NONDEPOSITOR presents a check drawn on ANOTHER BANK, you CANNOT CASH IT.

As a general rule, you can only cash a check for a nondepositor if the check is drawn on YOUR OWN BANK and if the endorser is the ORIGINAL PAYEE NAMED ON THE CHECK.

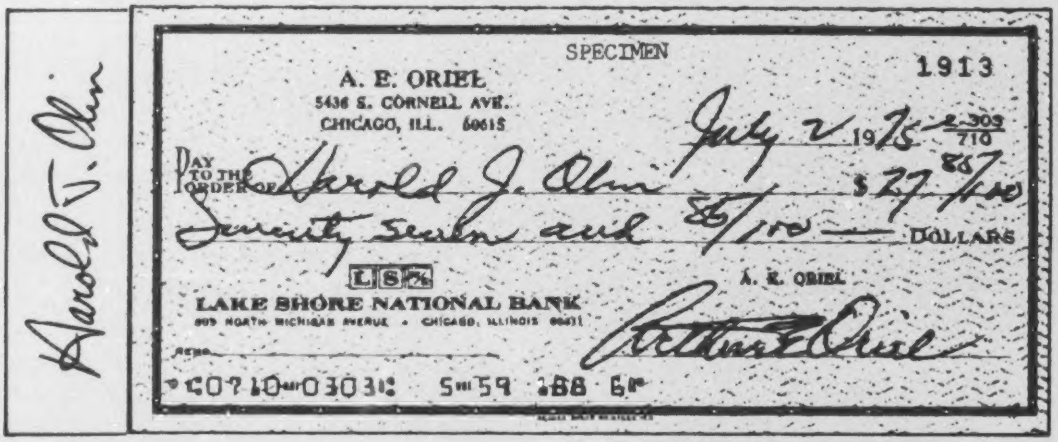
Assume that you are a teller at the DELUXE NATIONAL STATE BANK. On this and the following pages are seven check cashing situations.

ASSIGNMENT SHEET #3

Indicate by number from the list below, the action you would take in each situation. Write the numbers in the blanks provided.

1. Ask the person to endorse the check and then check the signature card file.
2. Tell the person politely that you are not permitted to cash the check and why.
3. Ask the person to endorse the check in your presence and to show you some identification credentials.
4. Refer the check to your supervisor.
5. Cash the check if it is in order.

_____a. The presenter, Harold Olin, is a nondepositor:



Harold J. Olin

SPECIMEN

1913

A. E. ORIEL
5436 S. CORNELL AVE.
CHICAGO, ILL. 60615

July 2 1975 2-303/710

PAY TO THE ORDER OF Harold J. Olin $27 86/100

Seventy seven and 86/100 — DOLLARS

LSN
LAKE SHORE NATIONAL BANK
809 NORTH MICHIGAN AVENUE • CHICAGO, ILLINOIS 60611

MEMO

A. E. ORIEL

Arthur E. Oriel

0710 0303 5 59 188 6

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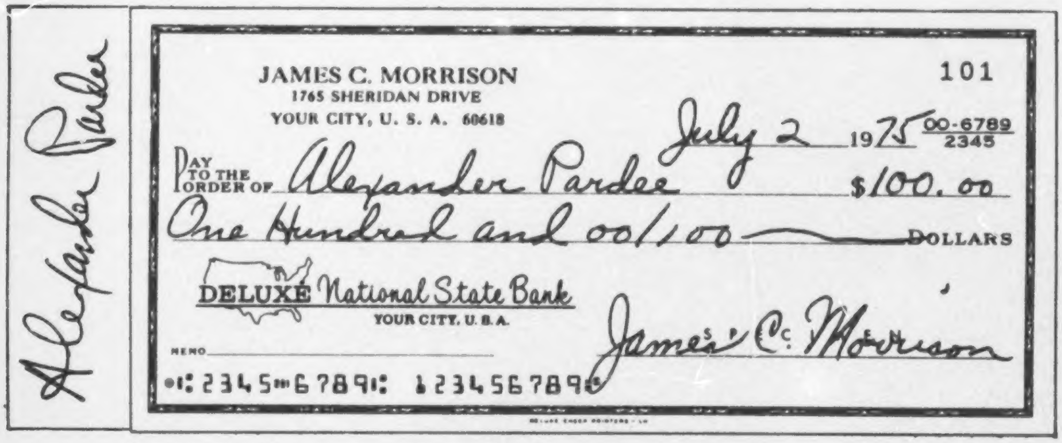
ASSIGNMENT SHEET #3

_____b. The presenter, Alexander Pardee, is a nondepositor:



Alexander Pardee

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

101

July 2 1975 00-6789/2345

PAY TO THE ORDER OF Alexander Pardee $100.00

One Hundred and 00/100 DOLLARS

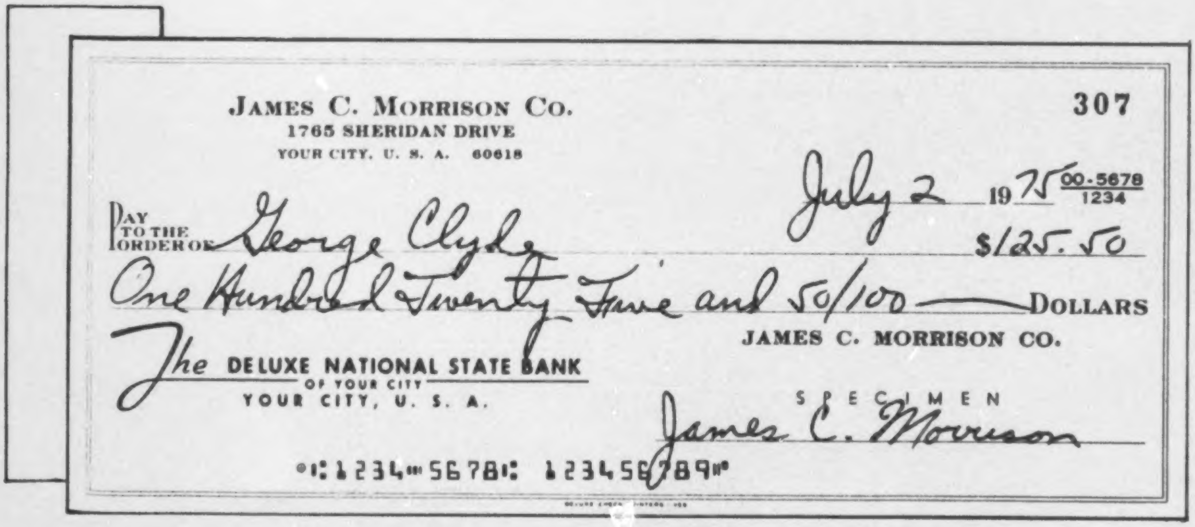
DELUXE National State Bank
YOUR CITY, U. S. A.

MEMO

James C. Morrison

⑆2345⑈6789⑆ 123456789

_____c. The presenter, George Clyde, is a depositor whom you do not know:



JAMES C. MORRISON CO.
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

307

July 2 1975 00-5678/1234

PAY TO THE ORDER OF George Clyde $125.50

One Hundred Twenty Five and 50/100 DOLLARS

JAMES C. MORRISON CO.

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SPECIMEN

James C. Morrison

⑆1234⑈5678⑆ 123456789⑈

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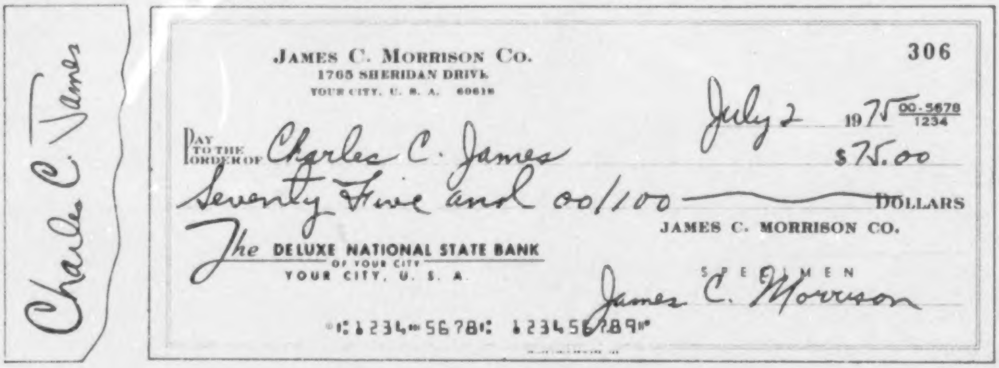
ASSIGNMENT SHEET #3

_____d. The presenter, Henry Gleasen, is a nondepositor:



Charles C. James

JAMES C. MORRISON CO.
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

306

July 2 1975 $\frac{00\text{-}5678}{1234}$

PAY TO THE ORDER OF Charles C. James $75.00

Seventy Five and 00/100 DOLLARS

JAMES C. MORRISON CO.

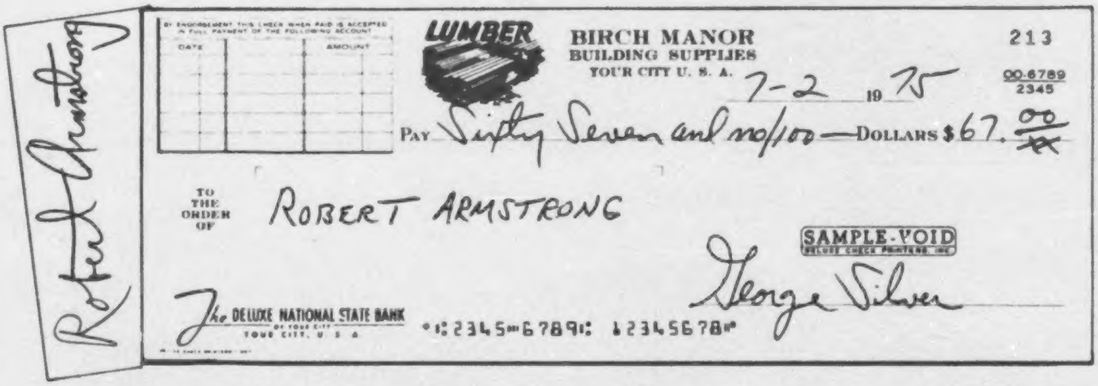
The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SPECIMEN

James C. Morrison

1234 5678 123456789

_____e. The presenter, Robert Armstrong, is a depositor whom you know:



Robert Armstrong

BY ENDORSEMENT THIS CHECK WHEN PAID IS ACCEPTED IN FULL PAYMENT OF THE FOLLOWING ACCOUNT

DATE		AMOUNT

LUMBER

BIRCH MANOR
BUILDING SUPPLIES
YOUR CITY U. S. A.

213

7-2 1975 $\frac{00\text{-}6789}{2345}$

PAY Sixty Seven and no/100 DOLLARS $67.$\frac{00}{xx}$

TO THE ORDER OF ROBERT ARMSTRONG

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

George Silver

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

2345 6789 12345678

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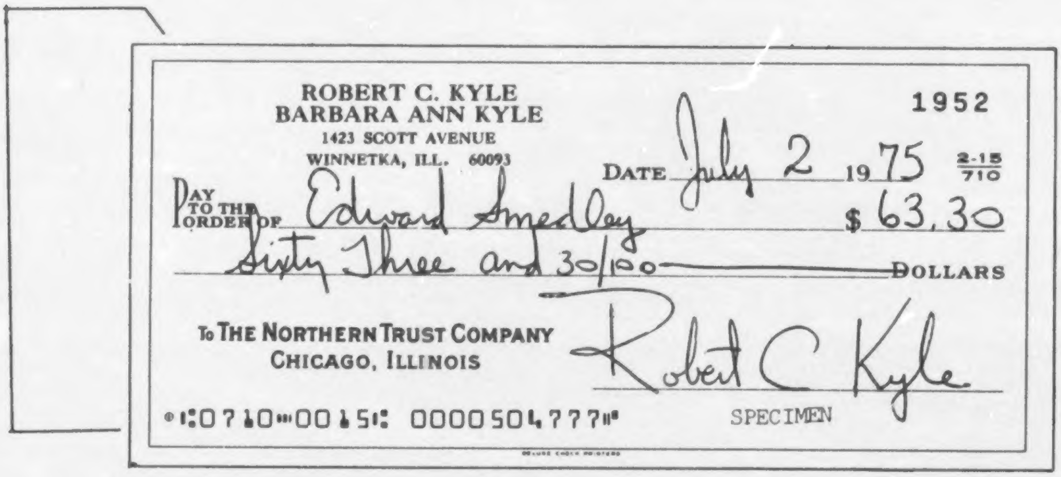
ASSIGNMENT SHEET #3

_____f. The presenter, Edward Smedley, is a depositor whom you do not know:



ROBERT C. KYLE
BARBARA ANN KYLE
1423 SCOTT AVENUE
WINNETKA, ILL. 60093

1952

DATE July 2 1975 2-15/710

PAY TO THE ORDER OF Edward Smedley $ 63.30

Sixty Three and 30/100 DOLLARS

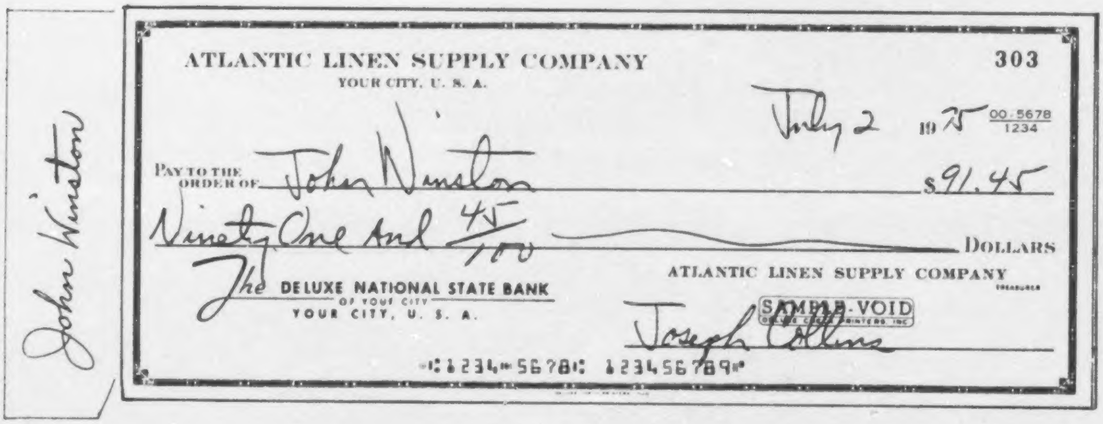
To THE NORTHERN TRUST COMPANY
CHICAGO, ILLINOIS

Robert C Kyle

⑆0710⑈0015⑆ 0000504777⑈

SPECIMEN

_____g. The presenter, Harvey Klein, is a depositor whom you do not know:



John Winston

ATLANTIC LINEN SUPPLY COMPANY
YOUR CITY, U. S. A.

303

July 2 1975 00-5678/1234

PAY TO THE ORDER OF John Winston $91.45

Ninety One And 45/100 DOLLARS

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

ATLANTIC LINEN SUPPLY COMPANY

SAMPLE-VOID

Joseph Collins

⑆1234⑈5678⑆ 123456789⑈

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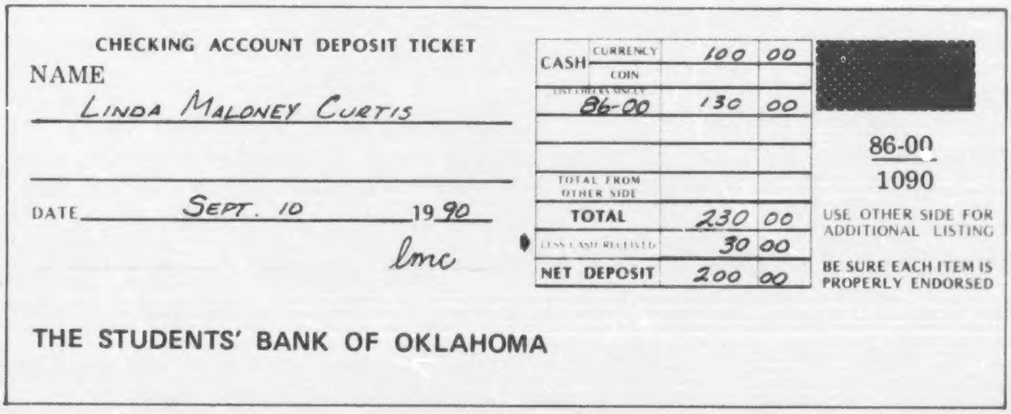
TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #4--ACCEPT DEPOSIT WITH "LESS CASH"

1. How would you handle this transaction? ______________________



CHECKING ACCOUNT DEPOSIT TICKET

NAME Linda Maloney Curtis

DATE Sept. 10 1990

lmc

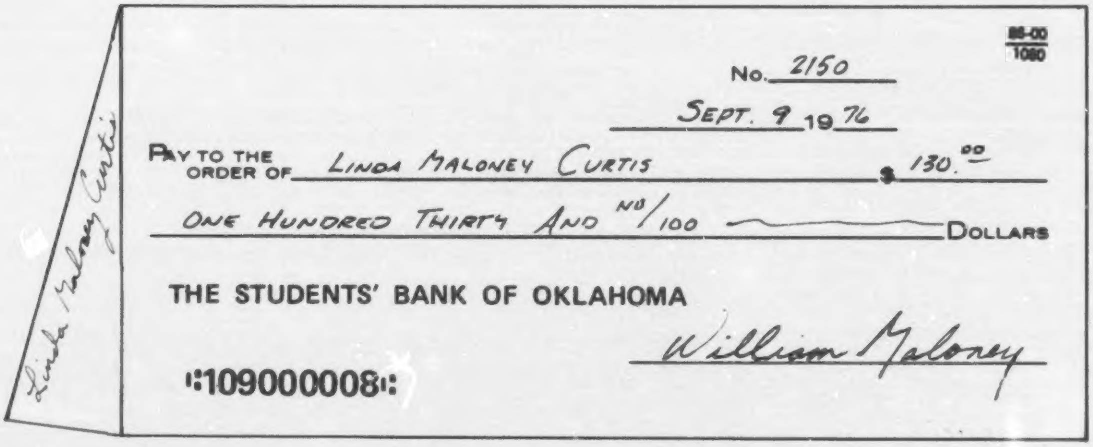
CASH	CURRENCY	100	00
	COIN		
LIST CHECKS SINGLY	86-00	130	00
TOTAL FROM OTHER SIDE			
TOTAL		230	00
LESS CASH RECEIVED		30	00
NET DEPOSIT		200	00

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA



86-00
1090

No. 2150

Sept. 9 1976

PAY TO THE ORDER OF Linda Maloney Curtis $ 130.00

One Hundred Thirty And no/100 ——— DOLLARS

THE STUDENTS' BANK OF OKLAHOMA

William Maloney

⑆109000008⑆

Linda Maloney Curtis

ASSIGNMENT SHEET #4

2. Is this deposit acceptable? __________ If not, why? ____________________

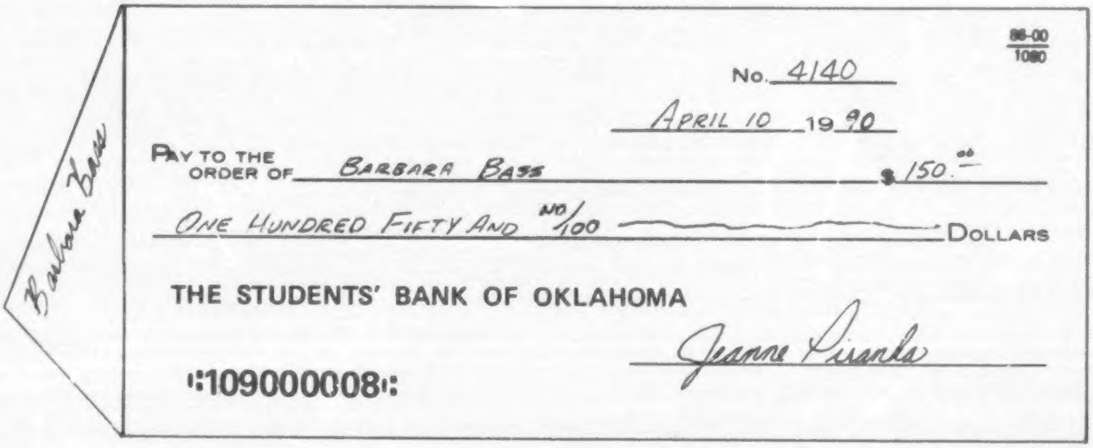
____

How would you handle the transaction? ____________________

____

____

____



Barbara Bass

86-00
1090

No. 4140

April 10 19 90

Pay to the order of Barbara Bass $ 150.00

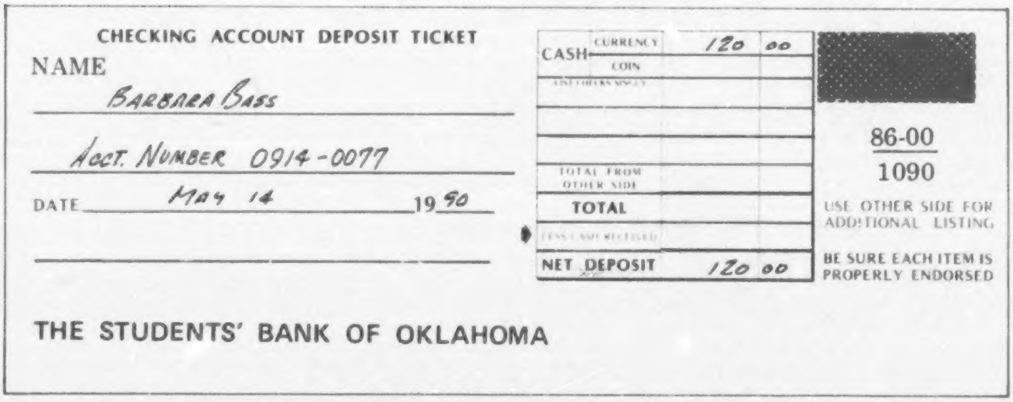
One Hundred Fifty and 00/100 —————— Dollars

THE STUDENTS' BANK OF OKLAHOMA

Jeanne Piranka

⑆109000008⑆

Assume today's date is May 14, 1990.



CHECKING ACCOUNT DEPOSIT TICKET

NAME Barbara Bass

Acct. Number 0914-0077

DATE May 14 19 90

CASH	CURRENCY	120	00
	COIN		
LIST CHECKS SINGLY			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		120	00

86-00
1090

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

THE STUDENTS' BANK OF OKLAHOMA

TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #5--SELL MONEY TO VAULT

1. Today is June 21, 19xx, and you are starting the day with a beginning cash figure of $7624.96. Assuming that tellers at The Students' Bank of Oklahoma are allowed to keep a maximum of $5500 in their cash drawer, determine how much and what denominations need to be sold to the vault. Then complete the Memorandum of Change and Tellers Balance Blotter provided. Refer back to the information sheet to determine amounts in strapped packages.

   (NOTE: It will not always be possible to have an even amount, such as $5500 in the cash drawer; however, you should try to stay as close to that amount as possible.)

THE STUDENTS' BANK OF OKLAHOMA

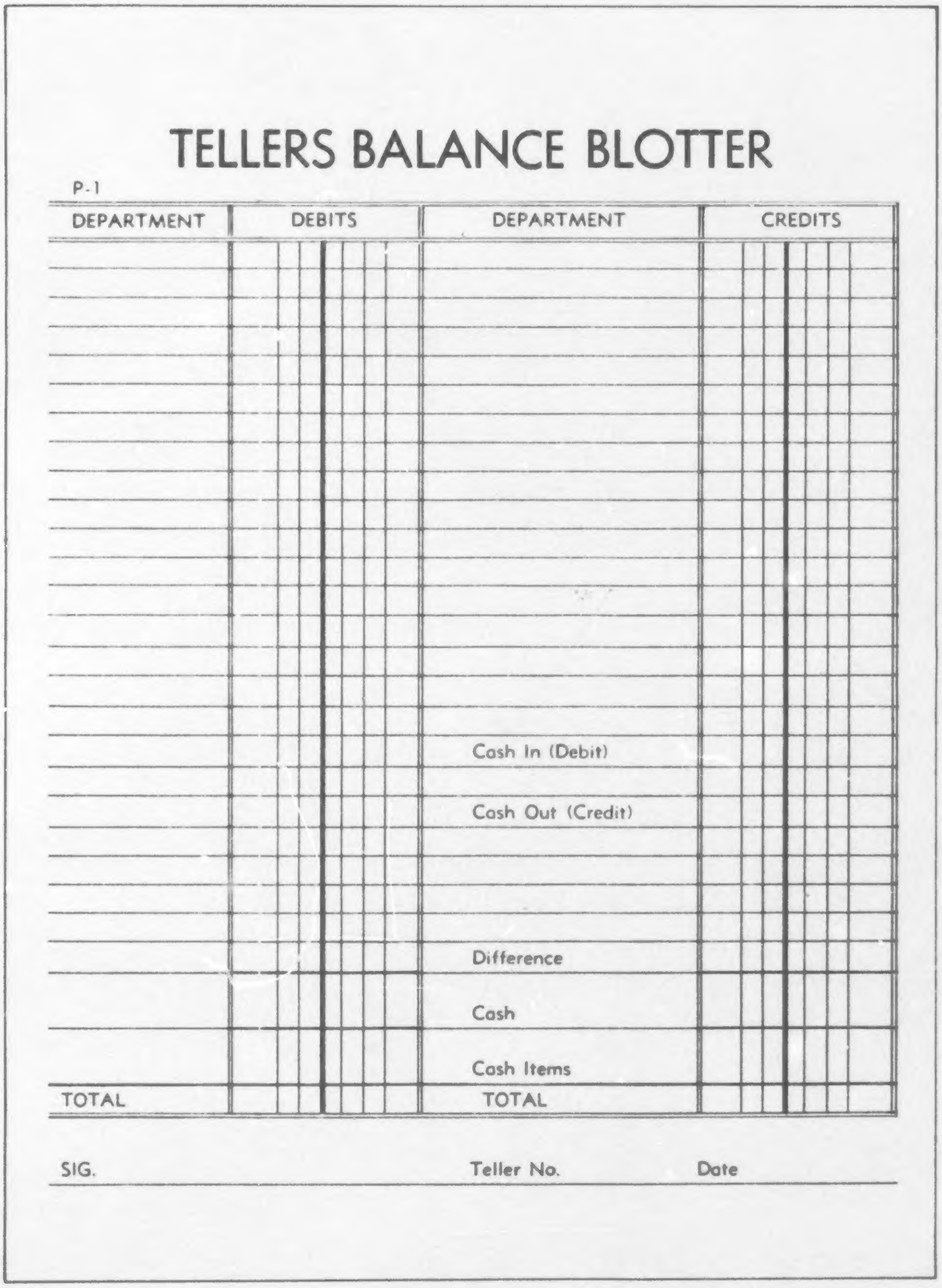
MEMORANDUM OF
CHANGE
FOR

____

______________________________ 19____

NUMBER		AMOUNT	
	Hundreds		
	Fifties		
	Twenties		
	Tens		
	Fives		
	Twos		
	Ones		
	Silver Dollars		
	Halves		
	Quarters		
	Dimes		
	Nickels		
	Pennies		
	Total		

ASSIGNMENT SHEET #5



TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
		Cash In (Debit)	
		Cash Out (Credit)	
		Difference	
		Cash	
		Cash Items	
TOTAL		TOTAL	

SIG. Teller No. Date

ASSIGNMENT SHEET #5

2. Assume today is November 12, 19xx and you are $3600 over the $5500 limit. Complete the Memorandum of Change and Tellers Balance Blotter provided. Use any combination to sell the money; however, try not to sell more than two packages of the same denomination. Refer to the information sheet if necessary.

THE STUDENTS' BANK OF OKLAHOMA

MEMORANDUM OF
CHANGE
FOR

____

______________________________19____

NUMBER		AMOUNT	
	Hundreds		
	Fifties		
	Twenties		
	Tens		
	Fives		
	Twos		
	Ones		
	Silver Dollars		
	Halves		
	Quarters		
	Dimes		
	Nickels		
	Pennies		
	Total		

626-B

ASSIGNMENT SHEET #5

TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
		Cash In (Debit)	
		Cash Out (Credit)	
		Difference	
		Cash	
		Cash Items	
TOTAL		TOTAL	

SIG. Teller No. Date

TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #6--BUY MONEY FROM VAULT

1. Today is April 15, 19xx, and you are starting the day with a beginning cash figure of $3752. In looking over your coin, you find you are especially low on nickels and quarters. Assuming that tellers at The Students' Bank of Oklahoma should keep $5500 in their cash drawer, determine how much and what denominations need to be bought from the vault. Then complete the Memorandum of Change and Tellers Balance Blotter provided. Refer to the information sheet if necessary.

(NOTE: It will not always be possible to have an even amount, such as $5500 in the cash drawer; however, you should try to stay as close to that amount as possible.)

THE STUDENTS' BANK OF OKLAHOMA

MEMORANDUM OF
CHANGE
FOR

____

______________________________19____

NUMBER		AMOUNT	
	Hundreds		
	Fifties		
	Twenties		
	Tens		
	Fives		
	Twos		
	Ones		
	Silver Dollars		
	Halves		
	Quarters		
	Dimes		
	Nickels		
	Pennies		
	Total		

ASSIGNMENT SHEET #6

TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
		Cash In (Debit)	
		Cash Out (Credit)	
		Difference	
		Cash	
		Cash Items	
TOTAL		TOTAL	

SIG. Teller No. Date

ASSIGNMENT SHEET #6

2. Assume that today is May 26, 19xx and you are $2520 under the $5500 limit. Complete the Memorandum of Change and Tellers Balance Blotter provided. Use any combination to buy the money.

THE STUDENTS' BANK OF OKLAHOMA

MEMORANDUM OF
CHANGE
FOR

____

______________________________ 19____

NUMBER		AMOUNT	
	Hundreds		
	Fifties		
	Twenties		
	Tens		
	Fives		
	Twos		
	Ones		
	Silver Dollars		
	Halves		
	Quarters		
	Dimes		
	Nickels		
	Pennies		
	Total		

ASSIGNMENT SHEET #6

TELLERS BALANCE BLOTTER

P-1

DEPARTMENT	DEBITS	DEPARTMENT	CREDITS
		Cash In (Debit)	
		Cash Out (Credit)	
		Difference	
		Cash	
		Cash Items	
TOTAL		TOTAL	

SIG. Teller No. Date

TELLER OPERATIONS
UNIT VIII

ASSIGNMENT SHEET #7--BALANCE TELLER WINDOW

Each day a teller starts out with a certain amount of money in his/her cash drawer. This money is known as *beginning cash*. Money that is taken in during the day is a *credit*, and money given out during the day is a *debit*.

The process of accounting for all the money handled by a teller during the day is called *balancing, proving*, or *settling*. When debits equal credits, a teller knows that her/his money has been accounted for.

Complete the following problems, using the space provided to figure your work.

1. Your beginning cash is $1600. During the day, you cashed checks amounting to $300 and accepted deposits totaling $520. What is the ending cash figure? ________________

2. Your beginning cash is $5000. During the day, you cashed checks amounting to $650, accepted deposits totaling $900 and had savings withdrawals of $570. What is the ending cash figure? ________________

3. Using the ending cash figure of $1820 as the amount actually counted in the drawer, complete the debit equals credit method of proving cash. The beginning cash is $1600. Checks totaling $300 have been cashed and $520 has been accepted in deposits.

Ending Cash	$________	Beginning cash	$________
+ Cash Out	________	+ Cash In	________
TOTAL	$________	TOTAL	$________

ASSIGNMENT SHEET #7

4. Using the ending cash figure of $4680 as the amount actually counted in the drawer, complete the debit equals credit method of proving cash. The beginning cash is $5000. Deposits totaling $900 have been accepted, checks totaling $650 have been cashed, and $570 has been paid out for savings withdrawals.

Ending Cash	$________	Beginning Cash	$________
+ Cash Out	________	+ Cash In	________
TOTAL	$________	TOTAL	$________

5. Using the T form provided below, list each of the following transactions in the appropriate column.

Charge card payments by customers

Cash taken back by customer from deposit of part of check

Money orders bought by customers

Cashier's checks bought by customers

Cash deposits to checking accounts

Installment loan payments

Traveler's checks bought by customer

Checks cashed by customers

Savings withdrawals

Utility bill payments

Money order fees

Check cashing fees

Traveler's checks cashed by customers

Christmas club payments

CASH TAKEN IN	CASH PAID OUT

ASSIGNMENT SHEET #7

6. Listed below are transactions that take place during a business day. Beside each transaction is listed the dollar amount either taken in or paid out on this particular day. Using the appropriate column, write the amount for each transaction. Then TOTAL each column to determine how much cash was taken in and how much cash was paid out.

CASH TAKEN IN			CASH PAID OUT
______	Money orders bought	$ 75	______
______	Charge card payments	$ 220	______
______	Installment loan payments	$ 550	______
______	Cashier's checks bought	$ 140	______
______	Cashed checks	$ 1140	______
______	Savings deposits	$ 490	______
______	Cash deposits to checking	$ 970	______
______	Savings withdrawals	$ 225	______
______	Money order fees	$ 48	______
______	Safe deposit box fees	$ 15	______
______	Christmas club payments	$ 130	______
$ ______	TOTAL	TOTAL	$ ______

7. Using the totals from problem 6, complete the balancing exercises by proving to the cash drawer and credits equal debits. Assuming beginning cash is $2000, determine the amount of cash on hand at the close of the day. Then prove debits equal credits by using the ending cash figure.

PROVING TO CASH DRAWER

Beginning Cash . . . . $ 2000

+ Cash Taken In. . . . . ____

Subtotal . . . . ____

- Cash Paid Out. . . . . ____

= Ending Cash Figure . . . . ____ = Ending Cash In Drawer

634-B

ASSIGNMENT SHEET #7

DEBITS EQUAL CREDITS

Beginning Cash	$		Ending Cash	$	
+ Cash In			+ Cash Out		
TOTAL	$		TOTAL	$	

TELLER OPERATIONS
UNIT VIII

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. No; missing total on deposit slip; ask customer to complete the deposit slip
2. No; missing date on deposit slip, check needs to be identified with ABA number on deposit slip, and endorsement is missing on check; ask customer to endorse check and complete deposit slip
3. No; missing one endorsement on check, depositor's name is missing, and total is wrong on deposit slip; have Kenny endorse check, complete deposit slip, and change total
4. Yes
5. No; account number is missing from deposit slip; ask customer to complete deposit slip

Assignment Sheet #2

1. Yes

   2 x 20 = 40

   4 x 10 = 40 (tens)

   3 x 1 = 3 (ones)

   83 Total

2. No; depositor's name missing on deposit slip; ask customer to complete deposit slip
3. No; deposit is short $10 cash; call it to customer's attention
4. Evaluated to satisfaction of instructor

   (NOTE: This deposit may be correct or incorrect, depending on whether the customer should receive $10 change. Either a "yes" or "no" answer with the correct explanation would be acceptable.)

5. Yes
6. No; total is missing from deposit slip; ask customer to complete deposit slip
7. No; deposit slip is made out incorrectly for a mixed deposit; ask customer to fill out new deposit slip

Assignment Sheet #3

1. a. Yes
   b. No; stale-dated check
   c. No; drawer's signature missing
   d. No; written amount missing, postdated, and check made payable to a company should be deposited
   e. Yes
   f. No; figure and written amounts do not agree

2. a. 2
   b. 3
   c. 1
   d. 4
   e. 5
   f. 1
   g. 1

Assignment Sheet #4

1. Make deposit of $200; make cash-out slip and pay $30 to customer
2. No; check must be cashed first because of the way the deposit slip is made out

Assignment Sheet #5

Evaluated to the satisfaction of the instructor

Assignment Sheet #6

Evaluated to the satisfaction of the instructor

Assignment Sheet #7

1. Beginning Cash + Cash Taken In - Cash Paid Out = Ending Cash

   1600 + 520 - 300 = 1820

2. Beginning Cash + Cash Taken In - Cash Paid Out = Ending Cash

   5000 + 900 - 1220 = 4680

3.

Ending Cash	$ 1820	Beginning Cash	$ 1600
+ Cash Out	$ 300	+ Cash In	520
TOTAL	$ 2120	TOTAL	$ 2120

4.

Ending Cash	$ 4680	Beginning Cash	$ 5000
+ Cash Out	$ 1220	+ Cash In	$ 900
TOTAL	$ 5900	TOTAL	$ 5900

5.

CASH TAKEN IN	CASH PAID OUT
Charge card payments by customers	Checks cashed by customers
Money orders bought by customers	Cash taken back by customer from deposit of part of check
Cashier's checks bought by customers	Savings withdrawals
Cash deposit to checking accounts	Traveler's checks cashed by customers
Utility bill payments	
Money order fees	
Check cashing fees	
Installment loan payments	
Christmas club payments	
Traveler's checks bought by customer	

6.

CASH TAKEN IN		CASH PAID OUT
$ 75	Money orders bought	$
220	Charge card payments	
550	Installment loan payments	
140	Cashier's checks bought	
	Cashed checks	1140
490	Savings deposits	
970	Cash deposits to checking	
	Savings withdrawals	225
48	Money order fees	
15	Safe deposit box fees	
130	Christmas Club payments	
TOTAL $ 2638		TOTAL $ 1365

7.

PROVING TO CASH DRAWER

Beginning Cash	$ 2000.00
+ Cash Taken in	2638.00
Subtotal	4638.00
- Cash Paid out	1365.00
= Ending Cash Figure	$ 3273.00 = Ending Cash in Drawer

DEBITS EQUAL CREDITS

Beginning Cash	$ 2000.00	Ending Cash	$ 3273.00
+ Cash In	2638.00	+ Cash Out	1365.00
TOTAL	$ 4638.00	TOTAL	$ 4638.00

TELLER OPERATIONS
UNIT VIII

TEST

NAME ______________________________ SCORE ______________

1. Match the terms on the right to the correct definitions by placing the appropriate numbers in the blanks provided.

______a. Machine used to count large volumes of coins accurately and swiftly

______b. Posting medium that authorizes a credit to a specific account for a certain amount

______c. Small vault located on inside of bank but accessible from outside of bank building

______d. Automatic operation of a piece of equipment, system, or process by electronic devices

______e. System which debits or credits an account by wire without mailing a source document

______f. Confirm the amount appearing on an item by printing the date and amount directly on the item

______g. Bank officer who is charged with the custody of the assets of the bank and whose signature is required on official documents

______h. Deposit received from a depositor through the mail rather than over the counter

______i. Draft drawn on a bank and accepted by your bank

______j. Check presented to teller and exchanged for cash

______k. Tray built with compartments to hold the various denominations of currency

______l. Includes paper money and coin

1. Credit memo
2. Cashier
3. Validate
4. Cash drawer
5. Automation
6. Coin counting machine
7. Mail deposit
8. Currency
9. Cashed check
10. Night depository
11. Bank acceptance
12. Electronic fund transfer (EFT)

______m. Any item which represents part of a teller's cash balance other than United States currency and coin

______n. Metallic money

______o. Posting medium that authorizes a debit to a specific account for a certain amount

______p. Ticket either hand-written or machine printed charging a teller for the amount of cash on a deposit

______q. Procedure by which one person tries to find out the true identity of another

______r. General ledger account to which tellers credit their cash overages

______s. Any item or transaction accepted or originated at the teller's window

______t. Item received for collection and credited to a depositor's account after final payment

______u. Numerical identification given to an account within a given institution or business

______v. General ledger account to which tellers charge their cash shortages

______w. Department which handles checks, drafts, coupons, and other items received from depositors with instructions to credit their account after final payment has been received

______x. Machine used to wrap denominations of coin according to amount in roll

______y. Ticket either hand-written or machine printed charging a teller for the amount of cash paid out

______z. Deposit consisting of currency, coin, and checks

______aa. Deposit in which one or more checks are presented for deposit to two or more accounts

13. Debit memo
14. Cash long
15. Account number
16. Collection department
17. Cash-in ticket
18. Coin
19. Collection item
20. Identification
21. Cash short
22. Counter item
23. Cash items (for balancing purposes)
24. Coin wrapping machine
25. Cash-out ticket
26. Split deposit
27. Mixed deposit

2. Match types of tellers on the right to the correct descriptions.

_____a. Responsibile for accepting deposits from depositors

_____b. Handles all financial transactions acceptable to the bank without assistance or leaving the teller window

_____c. Teller who sometimes has title of assistant cashier and is usually custodian of the reserve cash in the bank's vault

_____d. Receives mail deposits, checks deposits for accuracy, and sends customers receipts for deposits

_____e. Mechanical device designed to permit customers of a bank to interface the bank's system without teller assistance

_____f. Handles loan transactions, computes interest rate, and performs all duties dealing with the functions of the loan department

_____g. Teller whose regular duty is handling collection items

_____h. Responsible for the paying of funds to depositors

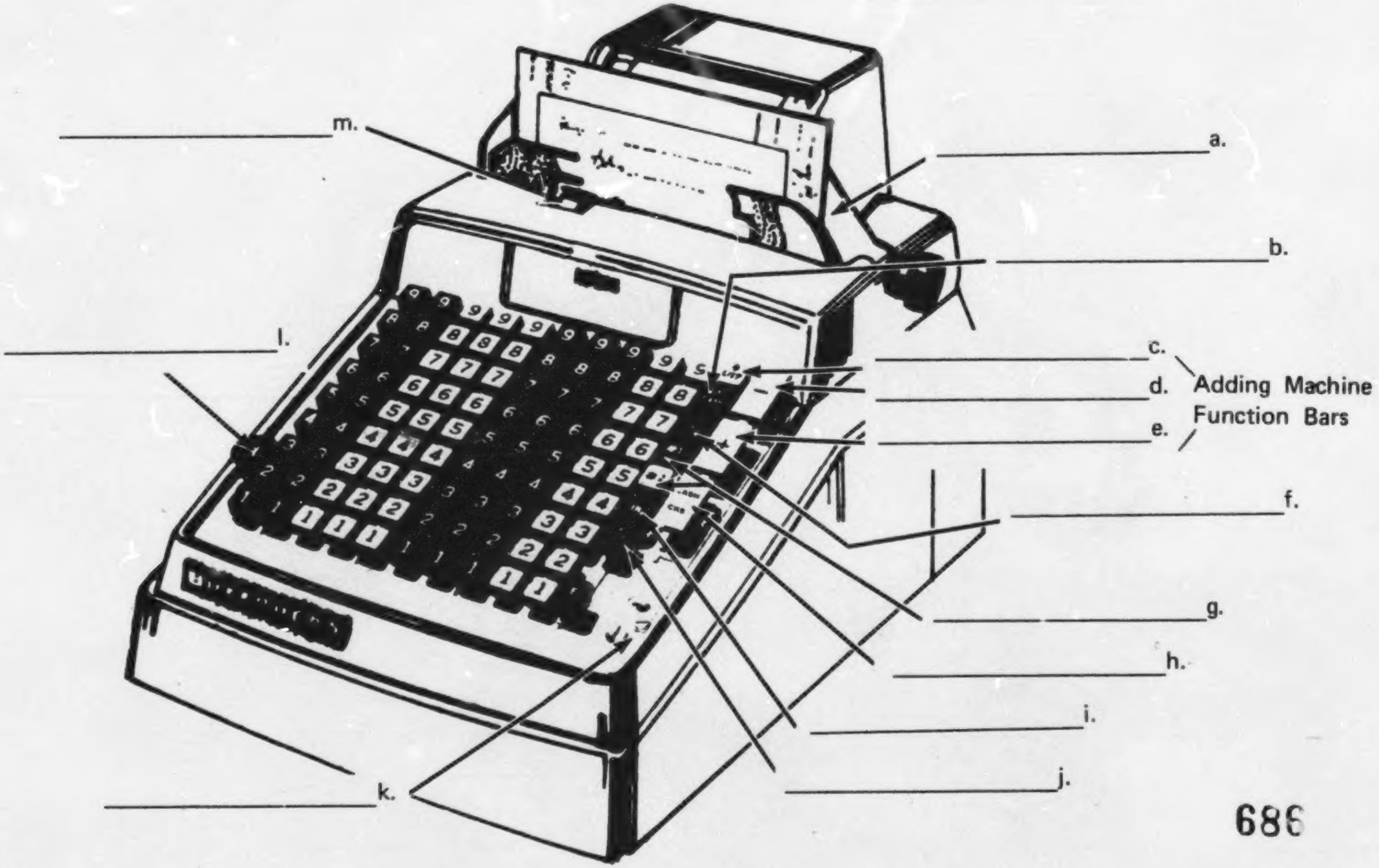
_____i. Performs the duties of both a paying and receiving teller

_____j. Bank employee who waits on depositors and other customers of the bank at a teller's window

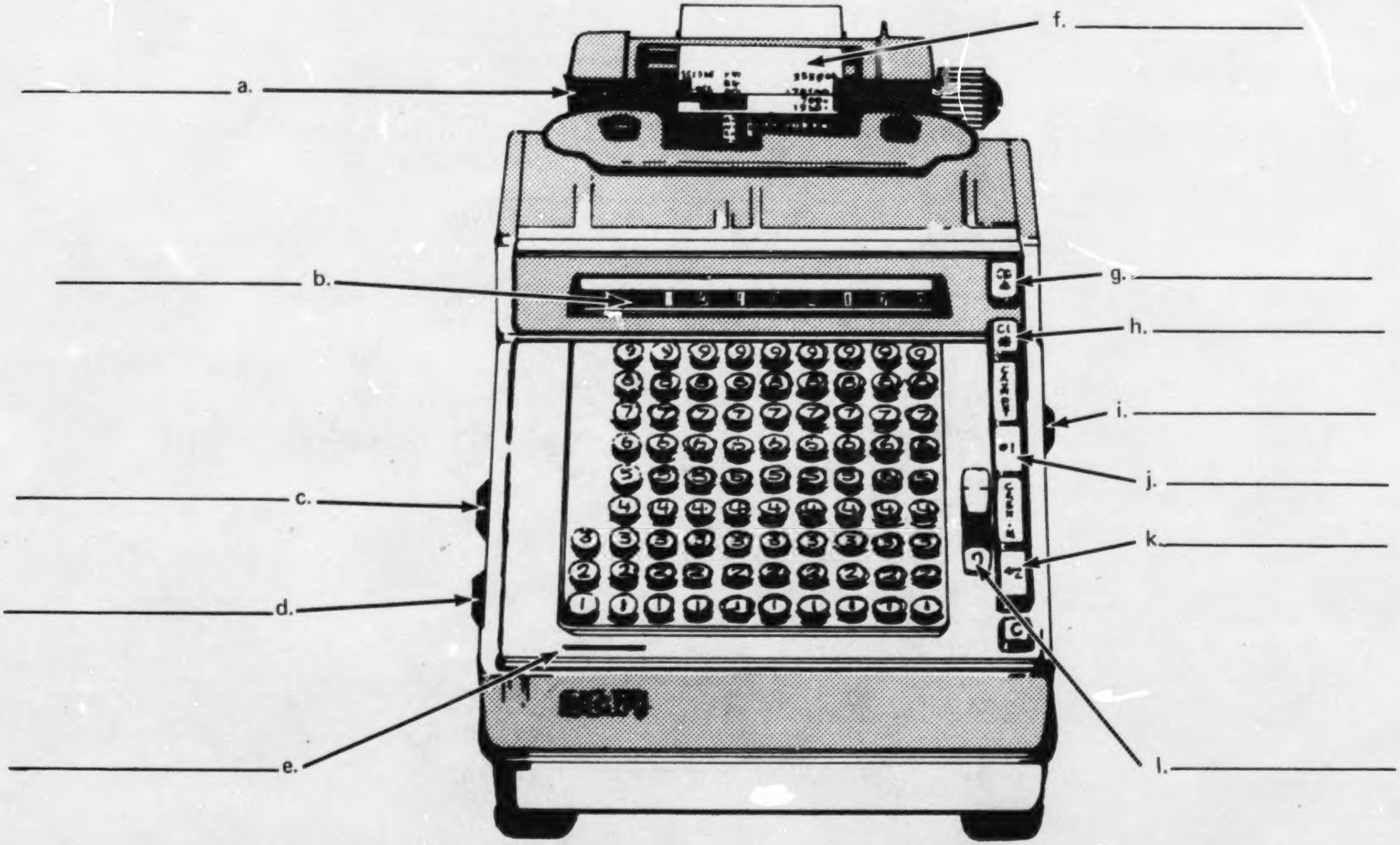
_____k. Responsible for balancing and reconciling automated teller machines

1. Head teller
2. Universal teller
3. Receiving teller
4. Collection teller
5. Automated teller
6. Unit teller
7. Mail teller
8. Teller
9. Loan teller
10. Paying teller
11. ATM teller

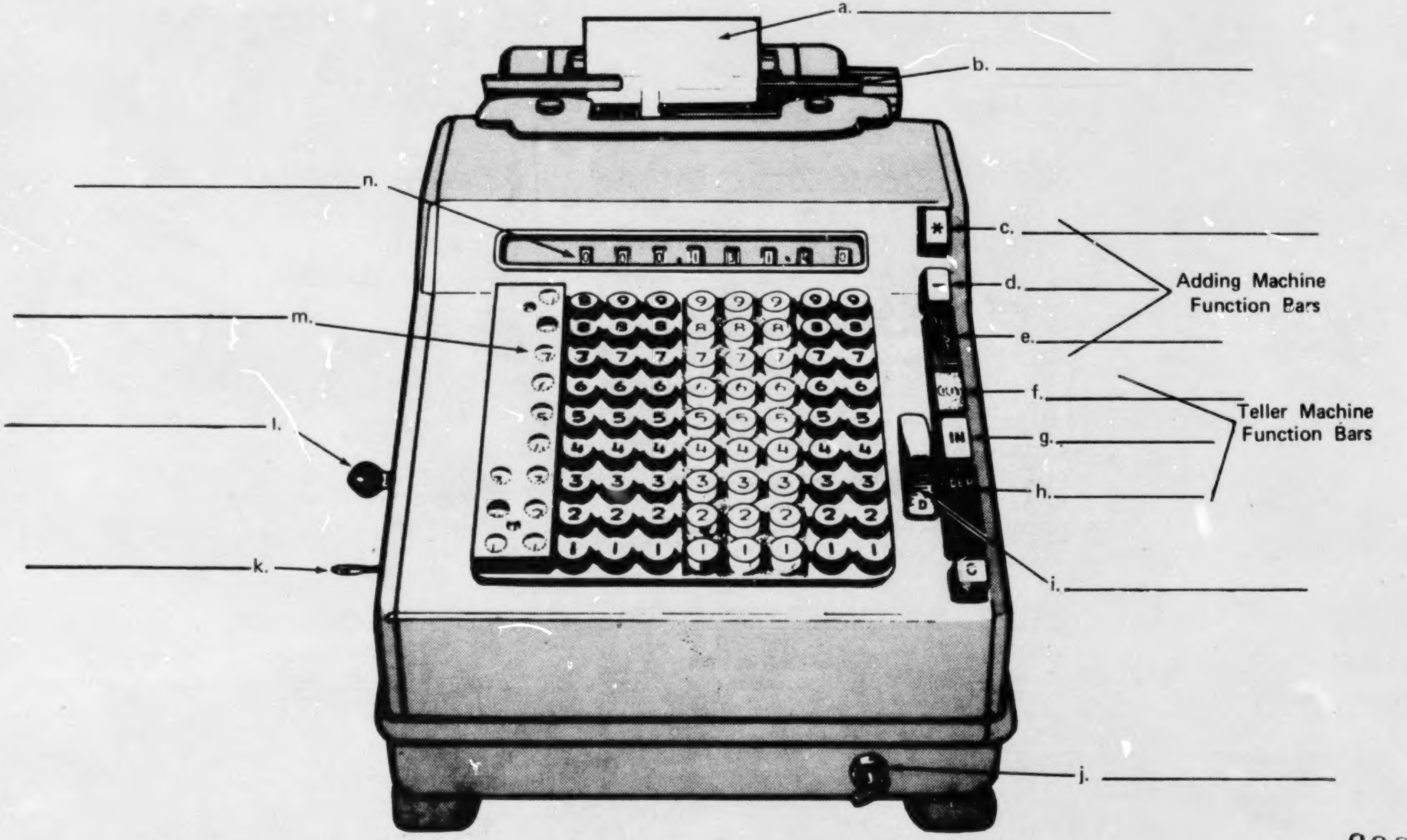
3. Identify the parts of a Burroughs teller machine with adding machine function bars as shown below. Write the correct names in the blanks provided.


m.
a.
b.
l.
c.
d.
Adding Machine Function Bars
e.
f.
g.
h.
i.
j.
k.

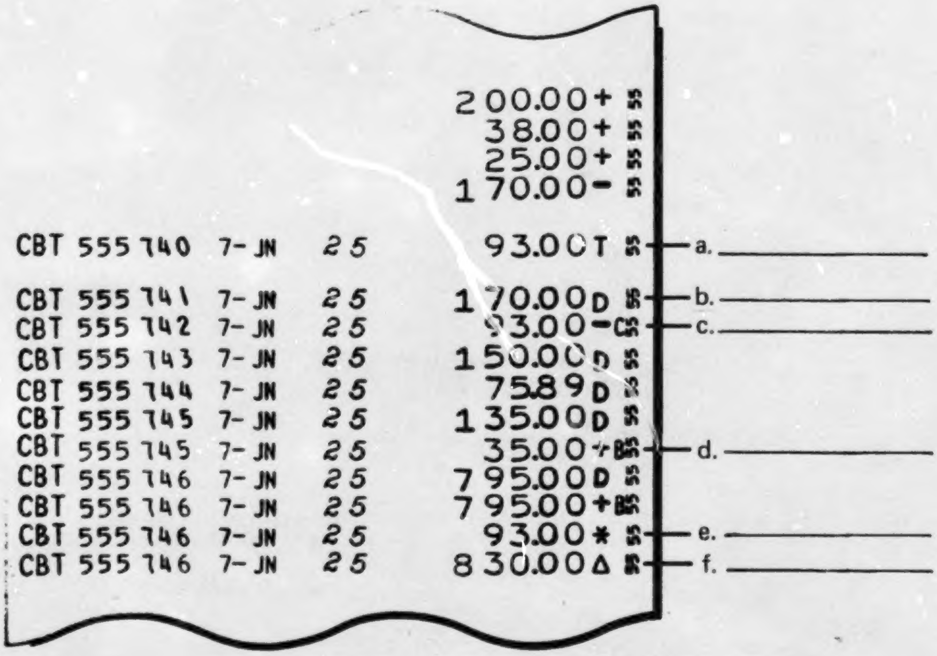
4. Identify the parts of the NCR teller machine as shown below.


f. ____________
a. ____________
b. ____________
g. ____________
h. ____________
i. ____________
j. ____________
c. ____________
k. ____________
d. ____________
e. ____________
l. ____________

5. Identify the parts of the NCR teller machine with adding machine function bars as shown below.

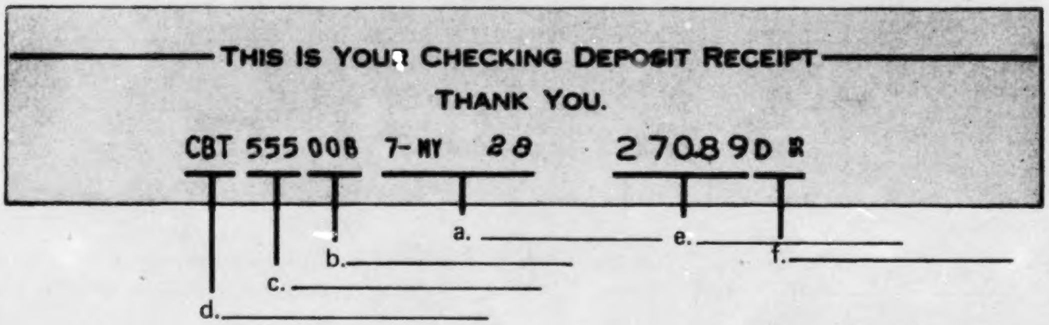

a. ____________________
b. ____________________
c. ____________________
d. ____________________
e. ____________________
Adding Machine Function Bars
f. ____________________
g. ____________________
h. ____________________
Teller Machine Function Bars
i. ____________________
j. ____________________
k. ____________________
l. ____________________
m. ____________________
n. ____________________
IN
C

6. Identify the printing on audit journal tape as shown below.



```
                                    200.00+
                                     38.00+
                                     25.00+
                                    170.00-
CBT 555 740  7-JN   25               93.00T
CBT 555 741  7-JN   25              170.00D
CBT 555 742  7-JN   25               93.00-CR
CBT 555 743  7-JN   25              150.00D
CBT 555 744  7-JN   25               75.89D
CBT 555 745  7-JN   25              135.00D
CBT 555 745  7-JN   25               35.00÷BS
CBT 555 746  7-JN   25              795.00D
CBT 555 746  7-JN   25              795.00+BS
CBT 555 746  7-JN   25               93.00*
CBT 555 746  7-JN   25              830.00Δ
```

7. Identify machine-printed validation as shown below.



THIS IS YOUR CHECKING DEPOSIT RECEIPT

THANK YOU.

CBT 555 008 7-MY 28 270.89D R

8. Select from the list below steps to take when opening a teller window. Place an "X" in the appropriate blanks.

______a. Clear teller machine by depressing all total keys

______b. Make sure there is a sufficient supply of coin and currency

______c. Check for current date on teller machine

______d. Spot check currency to see that it agrees with previous day's closing total

______e. Check teller stamps for current date

______f. Begin work

______g. Arrange working materials so they are protected from theft and convenient for your use

______h. Assure that necessary supplies, forms, and equipment are on hand for day's transaction

9. Arrange in order the procedure for accepting a deposit without cash. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Place receipt in front of deposit slip and drop both in validation chute

______b. Remove receipt and hand to customer

______c. Place transaction in work for proof

______d. Enter amount of deposit on keyboard

______e. Depress #1 key or deposit validation

______f. Depress #2 key or deposit validation

______g. Assemble check(s) on top of deposit slip

______h. Examine checks for endorsement

______i. Remove deposit slip and stamp front of it with teller stamp

______j. Examine deposit slip for name of depositor, account number, date of deposit, items listed and identified with ABA number, and items totaled

10. Arrange in order the procedure for accepting a deposit with cash. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Place cash in cash drawer

______b. Place transaction in work for proof

______c. Assemble checks, cash-in ticket, and deposit slip _____d. Remove cash-in ticket

_____e. Depress IN or CASH IN

_____f. Place cash-in ticket in validation chute

_____g. Enter on keyboard amount of cash shown on deposit slip

_____h. Remove deposit slip and stamp front of it with teller stamp

_____i. Count cash

_____j. Examine checks for endorsement

_____k. Place receipt in front of deposit slip and drop both in validation chute

_____l. Remove receipt and hand to customer

_____m. Separate cash from checks

_____n. Check cash amount as listed on the deposit slip

_____o. Enter amount of deposit on keyboard

_____p. Depress #1 key or deposit validation

_____q. Depress #2 key or deposit validation

_____r. Examine deposit slip for name of depositor, account number, date of deposit, items listed and identified with ABA number, and items totaled

11. Arrange in order the procedure to follow when a deposit requires multiple receipts. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Enter amount of deposit on keyboard as shown on original deposit slip

_____b. Depress #1 key or press upward on multiple validation bar

_____c. Depress #2 key or deposit validation to validate original deposit slip

_____d. Depress #1 key or deposit validation

_____e. Remove second receipt

_____f. Place receipts or duplicate deposit slips in front of original and drop in validation chute

_____g. Repeat operation for each extra receipt

_____h. Remove first receipt

12. Arrange in order the procedure to follow when cashing a single check. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Examine check for negotiability, i.e. date, payee's name, written and figure amounts, drawer's signature, and drawee's name

_____b. Enter amount of cash to be paid out on keyboard

_____c. Insert check in validation chute

_____d. Depress CASH OUT

_____e. Remove check and stamp front of it with teller stamp

_____f. Pay cash to customer

_____g. Place cashed check in cash run

13. Arrange in order the procedure to follow when cashing multiple checks.

_____a. Depress CASH OUT for first check

_____b. Place cashed checks in cash run

_____c. Examine checks for negotiability, i.e. date, payee's name, written and figure amounts, drawer's signature, and drawee's name

_____d. Remove first check and place face down on counter

_____e. List each check to be cashed either on an adding machine or teller machine with add feature

_____f. Stamp front of each cashed check with teller stamp

_____g. Insert second check in validation chute

_____h. Remove second check and place face down on top of first check

_____i. Pay total amount of checks as shown on adding machine tape or audit journal to customer

_____j. Enter amount of second check on keyboard

_____k. Enter amount of first check on keyboard

_____l. Depress CASH OUT for second check

_____m. Insert first check in validation chute

14. Arrange in order the procedure for accepting a deposit with "less cash." Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Remove deposit slip and place on counter

_____b. Look for "less cash" either stamped or written on deposit slip

_____c. Place duplicate cash-out ticket in cash run

_____d. Depress #2 key or deposit validation

_____e. Depress CASH OUT

_____f. Remove cash-out ticket

_____g. Assemble checks, original cash-out ticket, and deposit slip

_____h. Place receipt in front of deposit slip and drop both in validation chute

_____i. Examine checks for negotiability

_____j. Pay cash to customer

_____k. Place transaction in work for proof

_____l. Enter amount of deposit on keyboard

_____m. Stamp front of deposit slip and cash ticket with teller stamp

_____n. Remove receipt and hand to customer

_____o. Enter on keyboard amount of cash deducted from deposit

_____p. Separate original cash-out ticket from duplicate

_____q. Depress #1 key or deposit validation

_____r. Place cash-out ticket in validation chute

15. Arrange in order the procedure to sell money to the vault. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Enter amount sold to vault as a credit on teller's blotter

_____b. Determine amount of excess money in cash drawer

_____c. Enter date of transaction

_____d. Give original copy of memorandum together with money to supervisor

_____e. Place the words *To Vault* at top of form

_____f. Make out Memorandum of Change in duplicate for amount being sold to the vault

_____g. Stamp top right portion of form with teller stamp

16. Arrange in order the procedure to buy money from the vault. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Determine amount of currency and/or coin needed

_____b. Enter date of transaction

_____c. Make out Memorandum of Change in duplicate for amount being bought from the vault

_____d. Enter amount bought from vault as a debit on teller's blotter

_____e. Verify amounts of money by counting it when received

_____f. Place the words *From Vault* at top of form

_____g. Give original copy of memorandum to supervisor

_____h. Stamp top right portion of form with teller stamp

17. Arrange in order the procedure to balance teller window. Place a "1" in front of the first step, a "2" in front of the second, and so on.

_____a. Complete bottom portion of teller's blotter with signature, teller number, and date

_____b. Check to see that debit and credit totals are equal

_____c. Add credit side of blotter and total

_____d. Add debit side of blotter and total

_____e. Place original of cash-out ticket with cash run and send to proof

_____f. Write "cash in" total on teller's blotter

_____g. Write "cash out" total on teller's blotter

_____h. Remove ticket from validation chute

_____i. Total CASH IN

_____j. Place in validation chute

_____k. Turn cash-out ticket over where back of duplicate faces you and "teller's cash paid out slip" is at bottom

_____l. Total CASH OUT

_____m. Place cash-out ticket in validation chute

_____n. Write total cash on hand figure as cash credit on teller's blotter

_____o. Total coin and currency to find total cash on hand _____p. Count currency

_____q. Count coin

_____r. Place total of "cash on hand" on new teller's blotter as a debit to "cash"

18. Select from the list below steps to take when closing teller window by placing an "X" in the appropriate blanks.

_____a. Clock out in vault area

_____b. Carry all monies in currency tray to vault and lock tray in currency bus

_____c. Change date on machine to next business day

_____d. Lock and cover machine

_____e. Place coin tray in coin vault and lock

_____f. Change date on teller stamps and lock in drawer

_____g. Examine all areas of cage to be sure no money, checks, or deposits remain

19. Arrange in order the procedure to report cash long or short. Place a "1" in front of the first step, a "2" in front of the second, and so on.

CASH LONG

_____a. Add debit side of blotter and total

_____b. Recount money

_____c. Index amount of overage on keyboard and depress IN

_____d. Change "cash in" total on teller's blotter

_____e. Place cash-in ticket on top of credit ticket and send to proof

_____f. Index "cash in" total on keyboard and depress IN

_____g. Retotal "cash in"

_____h. Place cash-in ticket in validation chute

_____i. Prepare credit ticket to *Teller's Cash Long or Short Account*

CASH SHORT

_____a. Place debit ticket in cash run with duplicate cash-out tickets and cashed checks

_____b. Index amount of shortage on keyboard and depress OUT

_____c. Add credit side of blotter and total ______d. Recount money

______e. Place debit ticket in validation chute

______f. Change "cash out" total on teller's blotter

______g. Prepare debit ticket to *Teller's Cash Long or Short Account*

______h. Retotal "cash out"

______i. Index "cash out" total on keyboard and depress OUT

20. Arrange in order the procedure to nine out. Place a "1" in front of the first step, a "2" in front of the second, and so on.

______a. Index the figure 1,000,000.00 on an adding machine

______b. Subtract incorrect figure from 1,000,000.00

______c. Enter total from tape on teller's machine as either an "in" or an "out" depending on how it was first recorded

______d. Index correct amount and continue work

TELLER OPERATIONS
UNIT VIII

ANSWERS TO TEST

1.
   - a. 6
   - b. 1
   - c. 10
   - d. 5
   - e. 12
   - f. 3
   - g. 2
   - h. 7
   - i. 11
   - j. 9
   - k. 4
   - l. 8
   - m. 23
   - n. 18
   - o. 13
   - p. 17
   - q. 20
   - r. 14
   - s. 22
   - t. 19
   - u. 15
   - v. 21
   - w. 16
   - x. 24
   - y. 25
   - z. 27
   - aa. 26

2.
   - a. 3
   - b. 2
   - c. 1
   - d. 7
   - e. 5
   - f. 9
   - g. 4
   - h. 10
   - i. 6
   - j. 8
   - k. 11

3.
   - a. Validation chute
   - b. CASH IN total
   - c. Total
   - d. Subtract
   - e. Add
   - f. CASH OUT total
   - g. Deposit validation
   - h. Cash checks
   - i. CASH IN
   - j. CASH OUT
   - k. Total key lock
   - l. Operation control lock
   - m. Date

4.
   - a. Validation form chute
   - b. Visible dial total of cash out
   - c. Machine lock

- d. Keyboard day date lock
- e. Day date keys
- f. Daily activity journal
- g. CASH OUT total
- h. CASH IN total
- i. CASH IN-CASH OUT totals lock
- j. Deposit receipt validation
- k. Deposit ticket validation
- l. Multiple receipting bar

5. a. Audit journal
- b. Validation form chute
- c. Total
- d. Subtract
- e. Add
- f. CASH OUT
- g. CASH IN
- h. Deposit validation
- i. Multiple validating bar
- j. Machine lock
- k. CASH IN total lock
- l. CASH OUT total lock
- m. Keyboard day date
- n. Adding machine visible total dials

6. a. Adding machine total
- b. Deposit
- c. CASH OUT
- d. CASH IN
- e. CASH OUT total
- f. CASH IN total

7. a. Date
   b. Consecutive tracer number
   c. Teller number or bank number
   d. Bank identification symbol
   e. Amount
   f. Transaction and machine number

8. a, b, c, d, e, f, g, h

9. a. 4
   b. 6
   c. 10
   d. 3
   e. 5
   f. 7
   g. 9
   h. 1
   i. 8
   j. 2

10. a. 18
   b. 17
   c. 16
   d. 15
   e. 14
   f. 13
   g. 12
   h. 11
   i. 2
   j. 4
   k. 7
   l. 9
   m. 1
   n. 3
   o. 6
   p. 8
   q. 10
   r. 5

11. a. 1
   b. 5
   c. 8
   d. 3
   e. 6
   f. 2
   g. 7
   h. 4

12. a. 1
   b. 2
   c. 3
   d. 4
   e. 5
   f. 6
   g. 7

13. a. 6
   b. 13
   c. 1

d. 7
e. 2
f. 12
g. 9
h. 11
i. 3
j. 8
k. 4
l. 10
m. 5

14. a. 8
b. 1
c. 18
d. 7
e. 11
f. 12
g. 16
h. 4
i. 2
j. 13
k. 17
l. 3
m. 14
n. 6
o. 10
p. 15
q. 5
r. 9

15. a. 7
b. 1
c. 3
d. 6
e. 4
f. 2
g. 5

16. a. 1
b. 3
c. 2
d. 8
e. 7
f. 4
g. 6
h. 5

17. a. 17
b. 16
c. 15
d. 14
e. 13
f. 12
g. 11
h. 10
i. 9
j. 8
k. 7
l. 6
m. 5
n. 4
o. 3
p. 2
q. 1
r. 18

18. a, b, c, d, e, f, g

19. CASH LONG

a. 9
b. 1
c. 4
d. 8
e. 6
f. 2
g. 7
h. 3
i. 5

CASH SHORT

a. 6
b. 5
c. 9
d. 1
e. 4
f. 8
g. 3
h. 7
i. 2

20. a. 1
b. 2
c. 3
d. 4